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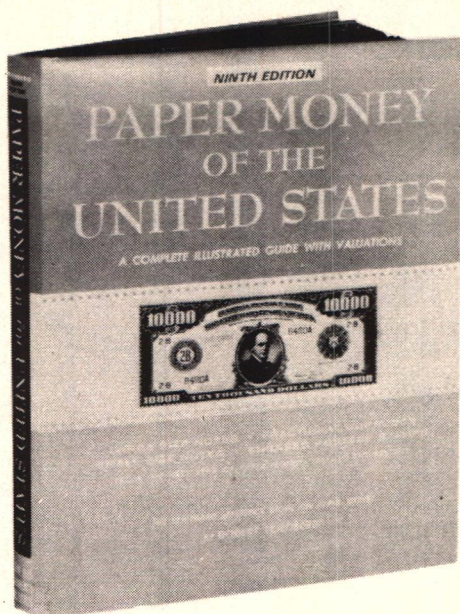
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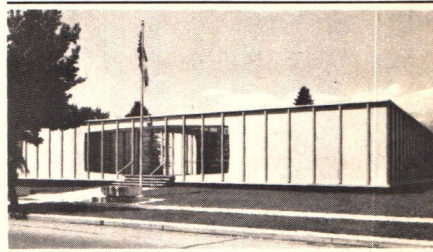
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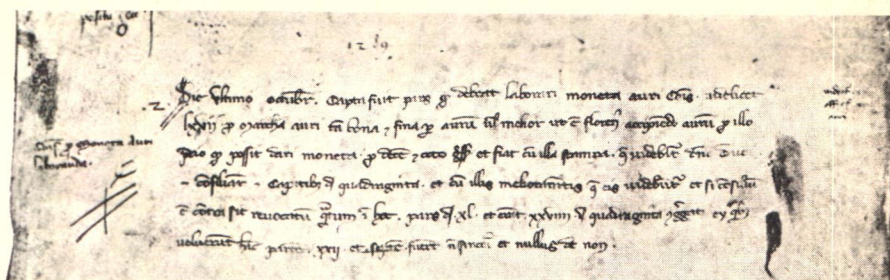
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The Ducat and its Importance in World Coinage



by
Arthur L. Friedberg

One of the best known of all gold coins is the ducat. Ranging in size from the diminutive $1/32$ ducats of Regensburg and Nuremberg to the 11.5 ounce, 100 ducat piece of Sigismund III of Poland, the ducat has attained a status unequalled in numismatic history. From its introduction in 1284 A.D. by Doge Giovanni Dandolo of Venice, coins on the ducat standard have appeared under more issuing authorities and in more types than any other coinage. Indeed, the ducat is by far the most enduring of all coinages. Even today it is being issued by the Netherlands with approximately the same specifications as those prescribed for its Venetian counterpart almost 700 years earlier.



Minute of the Maggior Consiglio of Venice recording the decision to mint the first gold ducat, dated 30 October 1284. Courtesy Archivio di Stato, Venice

The reason for the ducat's rise to prominence is directly related to the following factors, reasons for the supremacy of any particular coin. First, the coin should represent a unit of high value. Second, it should show intrinsic stability for a long period of time. Third, it must be backed by a strong and sound economy with extensive participation in foreign trade. The Venetian ducat admirably met all of these criteria. It provided the stable currency without which a trading community could not maintain its position, and its uniformity of weight and fineness maintained its original integrity, discouraged counterfeiting and increased its popularity. When the states of Europe needed a new model for their gold coins, it fit the bill perfectly.

It is impossible to fully understand the ducat without first devoting some attention to the florin and gulden, two coins of very similar nature.

The florin first appeared in Florence in 1252 bearing the familiar obverse of a standing St. John the Baptist and a reverse of the city arms, a lily. (Fig. 1) Weighing approximately 3.5 grams of .986 fine gold, the coin quickly became current throughout Europe as a result of its excellent quality and was widely imitated from Spain to Hungary. For the most part, these imitations retained the style of the original coin. In all, over one hundred rulers, states, and cities issued coins with the St. John/lily motif.¹

In the late 1300's, the design of the imitations began to change. Small



Fig. 1

marks, letters and other devices were added to the obverses of the coins, while the reverses had first the name of the mint inserted, and then the local arms in lieu of the lily. At this juncture, the term "gulden" (from "gulden penning" or "gold pfennig") replaced "florin," es-

Preceding page: A view of Kremnitz in the 16th century showing a section of the workings of the gold mine which supplied the mint.

In preparation for an anthology, the Professional Numismatists Guild called upon its members to write an interesting variety of articles on numismatic subjects. While plans for the anthology are still in the works, PNG has graciously given *The Numismatist* permission to feature some of these writings in the months ahead, of which this article is one.

pecially in Northern Europe, as the accepted name for the coin. However, the two terms remained interchangeable, and through the end of the fifteenth century these coins were the most frequently appearing ones in Europe.

Beginning at about that time, while remaining of good value in Hungary, the gulden of Northern Europe began to deteriorate and thus lose acceptance. It was then that the ducat surged into prominence and became the generally accepted expression for a gold coin.

Due to its initial success in Venice, this coin, like the florin in Western Europe, had been the model for many coinages to the south and east of its home — Egypt, the Ottoman Empire, the Levant, and even as far away as India.² After the debasement of the gulden and florins of Europe; Bohemia, Hungary, Germany and Holland began issuing ducats, and coins based on the ducat standard were issued in Portugal (the cruzado coinage of Alfonso V) and Spain (the excellentes of Ferdinand and Isabella).

The specifications of the ducat, like the gulden and florin, are a weight of approximately 3.5 grams with .986 fineness. Unlike its predecessors, however, which are characterized by basic similarities in type, the ducat shows great variety in its designs.

There is much dispute over the derivation of the name "ducat." The generally accepted explanation is that it is taken from the last word of the reverse legend on the Venetian coin: "SIT TIBI XREDAT Q TV REGIS ISTE DUCAT" ("To thee O'Christ, be dedicated this duchy which thou rulest.")³

A noted authority, Herbert Ives, disputes this, indicating that although the name does derive from "ducatis" or "ducalis," meaning "duchy," the derivation followed a more circuitous route. The first "ducats," he points out,

were silver pieces of the duchy of Apulia in the twelfth century A.D. The Venetian coins were first called such because of the general similarity to design of the silver grossi of 1202 (ducati argenti). The similarly designed gold coins were first called "ducati auri," and only later was the name "ducat" reserved exclusively for this particular gold coin.⁴ The Italians, in addition to using the term "ducat," often referred to coins of this type as "zecchini," derived from the Italian word for mint—"zeccha." As usage has developed, the terms are interchangeable.⁵

Still, we must ask, in all actuality, how important was the ducat in the scheme of world coinage?

We know that the ducat far outnumbered all other denominations regarding the number of types issued. However, a closer look reveals that most of these issues were not of great nations, but rather of the various states of Italy and the Holy Roman Empire — states in which every petty king or prince hastened to exert his royal prerogative to issue his own coins. This supreme right of coinage came to be exercised and abused across the European continent.

None of the great nations of pre-nineteenth century Europe, i.e. England, France, or Spain (except for the early 1500's), chose the ducat standard for their coinage. After the center of European trade shifted from Venice, the only large traders to coin the ducat were the United Provinces of the Netherlands and the German trading cities and states. But they were hardly strong enough to compete successfully with the Spanish, and then the English, for control of the world's trade routes.

Despite this, during and prior to the seventeenth century the ducat was able to circulate freely because virtually every European country accepted the

coins of every other one, usually at tariffed rates. When nations became stricter with their coins in circulation, the ducat was confined to its Austro-German and Northern European axes.

The following analysis of the ducat's history by geographic region will more clearly place the ducat in its proper historical perspective, and will facilitate an evaluation of the coin's true importance.

Italy

In 1252 A.D., Florence and Genoa were the first Western European states to strike gold coins. Venice followed soon after, when on October 31, 1284, the *Maggior Consiglio* authorized the coinage of the gold "ducato or zecchino."⁶ (Fig. 2) The coins of all three states were initially of the same almost pure gold content, with the ducat being just slightly heavier than the others with an official weight of 3.56 grams. It is no small coincidence that these three city-states were the ones to inaugurate this type of coinage. As the great trading cities of the time, it was easy for them to establish the acceptance of their monetary medium through their ships and trading partners so long as their coins retained their intrinsic value. Such was their success in maintaining a high standard that from the 1200's to the end of the Middle Ages, the trading units of the Mediterranean were the gold coins of the Italian Republics — those of Florence to the end of the 14th century, and Venice in the 15th century.

It is significant that aside from the high quality of their coins, Venice and Florence had strikingly dissimilar economic perspectives. Florence attained dominance in Western and Northern European trade, where its coins became a standard. This was achieved through Florence's position as an exporter, which enabled her to accumulate gold and develop a banking system. With quantities of gold coming in, the establishment of a large coinage system was a natural consequence. Having some of the finest channels of distribution extant, that coinage's wide circulation was assured.

While Florence's position in trade was



Fig. 2

mainly that of a banker, Venice, on the other hand, was a seller. She profited (1) from importing Oriental goods and then selling them at a profit in Europe, and (2) as a go-between for the spices of the East and the wool of the North. It was not until after the 4th Crusade and the accompanying collapse of the Byzantine hyperpyrum and that Empire's economy, that Venice had to concern itself with a coinage of its own. As if by coincidence, late in the 13th century gold was discovered in Hungary, from which Venice got a substantial part as payment for goods.

By the end of the 13th century Venice had the necessary components for a successful coinage. As an added instrument in ensuring this success, it held one of the great institutions of commerce and the trading world, the Bank of Venice. Founded in 1171, this was the institution which created the system of "money of account" (i.e. bank money), in which coins were turned in, weighed, assayed, and reckoned on one standard, regardless of their place of origin. The true value of any coin was thereby determined, and any attempt by the Venetian moneyers to debase their coins would have been ineffective unless the "money of account" was broken up at the same time.⁸

The value of the ducat held steady and its ensuing popularity led to eastern imitations in the fourteenth century. It was fortunate for Venice that with the exception of the ducats of the Roman Senate (1350-1439) (Fig. 3), there was little early imitation in the west where the Florentine issues were of greater popularity. There is no better evidence



Fig. 3

Frontispiece of *De Moneta* by Nicolas Oresme, political economist of the 14th century. The opening words translate: "Some believe that any king or prince can by his own authority, by law or prerogative, freely alter the coin current in his realm..." Courtesy Bibliothèque Nationale, Paris.



of this than the contents of the Bretzenheim hoard; consisting of 1005 coins, 451 were Florentine florins, 549 were imitations or derivatives of the florin, and only five were ducats.⁹

Just as easy to understand is the supremacy of the Venetian coin in the Mediterranean as a result of Venice's position as a leading sea power of the late Middle Ages. However, with the dawn of the Age of Discovery in the 15th century, her influence began to diminish. First, in 1486 the Portuguese rounded the Cape of Good Hope and secured for themselves prominence in the Eastern trade; second, maritime activity among the nations of Western Europe increased; and third, the discovery of America shifted trading patterns westward. By the middle of the sixteenth century, trading had become more international in nature and the center moved from its ancient Mediterranean base to Antwerp and Northern Europe for the Western trade, and Lisbon for the Eastern.

A logical deduction would be that these factors should have sounded the death knell for the ducat. But despite the decline in Venice's power, the ducat lost none of its prestige in the Levant where it remained the preferred coin. Perhaps this was due to the coin's rigidity of type over the centuries; which ideally suited the traders in their desire to maintain a uniformity of pattern intelligible to all.

Another factor is that the Papacy succeeded the coinage of the Roman Senate with its own series of coins, which, while on the ducat standard, were of an entirely new style. Since the Papacy was the greatest financial institution of the Middle Ages, receiving remittances from all across Europe, coining the ducat served to both widen its acceptance to the North and West, and to project it as a model for still more series of coinage.

Lastly, and paradoxically, the fact that Venice lost some of its power served to benefit the ducat since Venice did not have the ability to spread its coin any further. Thus, while other coins were copied, and then debased, the Venetian ducat remained pure. This would serve it

in good stead when, in later years, a new trustworthy standard of coinage would be required by others.

Portugal & Spain

Until the 15th century, the western Mediterranean area, particularly the Iberian peninsula, had no dominant coinage. In contrast to the ducat's prominence in the eastern end of the sea, there were many different coinages in concurrent circulation.

The Portuguese were the first to bring quantities of gold to the peninsula, following its discovery in Africa by Prince Henry (1445). Coinage thereafter became more plentiful, and when Alfonso needed a model for his cruzado coinage, he chose the ducat. De Aragao attributes this choice to the fact that Alfonso was preparing a crusade against the Turks, and in order to insure his coin's acceptance, its fineness had to be adjusted upward to be on a standard with the ducat.¹¹

Following the discovery of America, the rich supply of precious metals which would make Spanish coinage the most far-flung and universal of all coinages began to flow, and when Ferdinand and Isabella inaugurated a new monetary system in 1497, they chose the ducat for their standard. The excellentes struck (Fig. 4) were equal to the ducat in fineness, and one excelente equaled a double ducat, leading to the first use of the name "doubloon."

By the early sixteenth century, Spain had already not only achieved a position of monetary importance, but by 1536 already had its own peculiar monetary problems as well. The influx of too much precious metal had an inflationary effect on all of Europe. This was caused in part by the gold from America being coined and leaving Spain for the Netherlands and elsewhere just as quickly as it had arrived, either through trade or arbitrage.

A much greater quantity of the gold was leaving Spain than was entering, and as shipments from America decreased, silver began to play a more important part in the coinage. The result was an undervaluation of the excelente and the introduction by Charles V in 1537 of



Fig. 4

a new coinage with a reduced fineness, the escudo. Although the excelente remained popular for a time in places such as the Netherlands, by the end of the 16th century the escudo was the world's most popular coin for purposes of international trade.¹²

Throughout the sixteenth and seventeenth centuries, Spain's primary role, despite the size of her fleet, was not as a trader, but rather as a receiver and distributor of America's wealth. Since Spain produced very little and manufactured even less, her empire was a short-lived and artificial one, able to remain strong only until the mines ran out and left her with nothing to fall back on and near bankruptcy by 1700.¹³

So we see that when a reduction in the fineness of the coinage standard was required, rather than debase the excelente, a new coin was created, in effect maintaining once again the ducat's reputation for purity. And despite the success of the escudo, the excelente continued to be preferred for a time, particularly in the Low Countries. Both of these points illustrate the high esteem in which the ducat was held during the sixteenth century.

The Netherlands

Of the three main beneficiaries of Spain's economic misfortunes, England, France and the Netherlands, it is only in the multifarious coinage of the latter that we discover any ducats.

As in other lands, early Dutch gold took the form of close imitations of the florin. Due to the position of the Dutch cities as industrial and trading centers and as centers of European commerce in the sixteenth century, there was a steady inflow of different foreign coins at different standards. (German, French, English, Italian, Spanish and Portuguese coins were all allowed to circulate at an approved rate.) The local coinages followed a similar pattern, creating a vast variety of denominations and typed in concurrent use.

The ducat is the only gold coin which can claim the distinction of finding its way to the Low Countries from more than one general geographic area. Some came from Italy as a result of that land's status as a trading partner; some from Spain in the form of the excellentes made from the American gold; and some from Central Europe, where the reemergence of the mining industry increased the production of both bullion and coins. Considering these varied sources, it can be understood why the ducat was the most frequently appearing gold coin during the period of the United Provinces.

The advent of the United Provinces in 1576 was coincident with the realization of the need to standardize coinage. To this end, Holland chose the ducat for the role of its principal gold coin in 1583. Then, in 1586, the mints became limited to coining a uniform range of denominations and types, and a new ducat type was introduced — the famous knight standing/tablet variety. (Fig. 5) The next step was taken in 1602, when by decree of the States General,



Fig. 5



Fig. 6



Fig. 7

Some Examples of Austrian Ducats



Ferdinand, 1592-1618



Ferdinand Charles, 1632-1662



Joseph I, 1705-1711



Francis II, 1792-1806

the ducat and two ducat, and rider and half rider were made the principal standard coins. This status would not be relinquished until the late eighteenth century.¹⁵

Holland first permitted the free coinage of ducats in 1648. None of what was coined, however, was intended for use in Holland, where the coin was not considered legal tender, but rather, for use in trade.¹⁶ Gold was also struck for circulation in other states. In fact, in 1672, "most of the gold ducats of the German states (were) now struck in Holland for individual account."¹⁷ After 1800, although ducats were still coined, the minting was done almost exclusively for the East Indies or for the Dutch banks for use as trade coins.

It is important to make note of the long period of time during which the Dutch ducat, while struck, did not legally circulate. This condition served to facilitate its replacement by the new coinage standards of the 18th and 19th centuries. A short examination of some sample mintage figures for the Utrecht mint during the 1870's gives some clue as to the ducat's status during that time.¹⁸

Year	Ducat	10 Guilder
1876	44,408	1,581,106
1877	14,785	1,108,149
1879	20,103	581,036

Austria, Hungary and Bohemia

Although the coinages of Austria, the German cities and states, and to a lesser extent, Hungary, are inextricably entwined within the geopolitical maze that was the Holy Roman Empire, for the sake of simplicity they will here be dealt with on a geographical basis.

The gold coinage of Austria commenced with Duke Albert II (1330-58), who, like his contemporaries elsewhere, chose the Florentine florin as the model for his coins. (Fig. 6) With the rise of the Hapsburgs to the throne of the Holy Roman Empire, Albert V (Albert II of Hapsburg) instituted a new, more distinctive coinage on the same standard as before. These gulden are characterized by a half length Madonna on the obverse, and an orb, cross, and trefoil on the reverse. (Fig. 7).

Maximilian I (1493-1519) inaugurated the types of Austrian coinage which were predominant in the 16th and 17th centuries. The obverse type on these coins varied between a standing ruler or bust type, while the reverses consisted either of a shield or a double eagle. This

conformed with the general tendency of European coinage from the sixteenth century forward to seek a standardization of types and denominations. As Austria was among the most conservative of all states in implementing this policy, she varied her coinage only within slight limits.

The sixteenth century also witnessed the deterioration of the gulden and the conversion from this coin to the ducat as the chief denomination. The latter then proceeded to enjoy the position of the only Austrian gold coin standard until joined by the souverain d'or in the eighteenth century.

The ducat and souverain remained the basic types through Austerlitz and the end of the Holy Roman Empire in 1806, maintaining their position even after the creation of the Austro-

Hungarian empire in 1815. Indeed, it was not until 1857, when the Vienna Convention adopted the krone and half krone (.900 fine) as the basic gold coin units that the ducat was relegated to an inferior status. Still, one and four ducat pieces continued to be coined for the Empire's own use, assuming the position of trade coins, and in later years becoming two prime examples of the "bullion coins" with which we are so familiar today. Further modifications in the Austrian monetary system were made with the introduction of florins based on the Latin Monetary Union standard in 1870, and then coronas in 1872.

Once again, to determine more accurately how important a part of the coinage the ducat was by the end of the nineteenth century, it is useful to examine some mintage figures.¹⁹

	1890	1891	1892	1893
Vienna Mint				
4 Ducats	47,289	53,846	1,051,469	54,273
1 Ducat	373,860	324,584	1,666,027	285,024
8 Florins	93,151	19,376	205,254	—
4 Florins	2,947	11,066	—	—
20 Corona	—	—	6,529,090	7,872,023
Kremnitz Mint				
8 Florins	329,221	378,201	—	—
4 Florins	28,989	32,001	—	—
20 Korona	—	—	1,779,327	5,088,822

The gold coinage of Hungary commenced when Charles Robert of Anjou (1308-1342) issued a gulden of the usual Florentine design. By the end of the fourteenth century, however, the Hungarians had coined their first ducats and began depicting new types, the earliest of which was the St. Ladislas standing/Arms variety. The standing emperor type (Fig. 8) was first issued under Maximilian II (1564-1576) and quickly became one of the most popular of all the gold coins of Europe, renowned for the exactness of its weight and fineness, and circulated and accepted throughout the Continent. The purity and reputation of the Hungarian coins is no better illustrated than by the fact that in Russia, when the first ducat-size coins were struck, they were called "Ugorskys," which is the Russian word for "Hungarians."

From the sixteenth century on, since

the Austrian archdukes were also the Kings of Hungary, the coinage systems of the two areas varied little. They were similar in denomination and content and could be distinguished only by the differences in motif, which would become fewer and fewer over the centuries.

The florin was also the first gold coin of Bohemia, first struck there under Wenceslas II (1378-1419). It did not preserve its original purity for long and was swiftly replaced by the ducat of Wenceslas III (1378-1419), which, having been copied from across the border, was



Fig. 8

Some Examples of German Ducats



Cologne, Emperor Ferdinand II, 1643-1657



Prussia, Frederick I, 1701



Augsburg, Emperor Charles VI, 1726



Aachen, Emperor Francis I, 1753



Hamburg, 1801

called "The Hungarian Florin."²⁰ With the exception of three coins in 1621 (all rare), all Bohemian coins struck after 1564 were ducats.

Germany

The coinage and monetary history of Germany is by far the most confusing and intricate in the Western world. This is due primarily to the fact that until 1871 Germany was not a unified country, but rather a large assortment of independent states, cities, bishoprics and the

like, each of which warranted the same status accorded a sovereign nation. Since a good number of the German states belonged to the Holy Roman Empire, the Emperor was as close as one could get to finding a central authority. But actually, he had little power or authority, and thus each separate prince, union, and ecclesiastical head acted on its own.

As if this multitude of issuing authorities was not enough to wreak havoc with one studying German numismatics, it is even further complicated by Germany's status as a medieval trade center for commerce over both land and sea. As a result of her geographic position midway between the Mediterranean and the north, she played an important role in the land trade to and from Italy.

In the thirteenth century, in order to control the Baltic and North Sea trade, the Hanseatic League was formed. Composed originally of such cities as Cologne, Lubeck, Hamburg, and Danzig, and later including other large river towns, the League remained the great distributor of goods to Northern Europe until the fifteenth century. After this time, however, the League declined as a result of competition from other mercantile states and the ravages of warfare. The absence of a strong central government had left the League without adequate protection and contributed to its demise.

The quantity of trade created an even greater multiplicity of coinage cross currents than would have otherwise existed. As early as the late 13th century, the wide use of coins throughout society, the use of larger sums of money which came with the growing trade, and the general improvement of the Western European economy created the need for the replacement of the silver pfennig as the main circulating medium.²¹ Gold coinage was then inaugurated by Louis IV of Bavaria (1314-47) with the issuance of a gold gulden.

Another reason for the confusion in the coinage was the fact that in pursuit of seeking the church's support against the powerful dukes, the Saxon and Frankish

kings had already granted to others the profits of coinage and autonomous coinage rights. Among the recipients were various bishoprics, monasteries and abbeys, and then later, smaller feudal lords and communities. Also, the Holy Roman Emperor had rights of his own for striking coins. That was diluted by the Golden Bull of Emperor Charles IV in 1356 which extended the liberty of coining further to the seven electors of the Empire and to members of the feudal nobility who did not already possess it. Then, other states and free towns continued either to be granted the right of coining or to purchase it.

There was little question concerning the model for the Germanic coinage. When the right was granted to the free state of Lubeck in 1342, it was with the stipulation that the gold coins struck should not exceed the weight or value of the Florentine florin. In the granting of the right to Frederick of Nurnberg in 1372, it was stated that the gold gulden coined should be of as good gold and weight as the gulden or florin of Florence.²² Up to 1375, the coins adhered to that standard. After that time, however, authorities began arbitrarily altering coinage types, weights and alloys, exacerbating an already confusing situation.

During 1386, in an effort to relieve the situation, the four electors of the Rhine (Cologne, Mayence, Treves, and Palatine) formed a coinage union to provide for a uniformity of coinage, to try to preserve the coins from abuse, and to agree to a common minting of the gulden. This was merely one of the first of many conventions, economic unions, and monetary treaties which would be a part of German history through the nineteenth century.

In 1522, there was a debate in the Reichstag at Nurnberg over complaints about the depreciation of both the gold and silver coinage. The actions taken did nothing to help the situation, and through the remainder of the 16th century all attempts to rectify the situation were futile.

The monetary chaos in which Northern Europe in general and Germany in particular found itself in the

sixteenth century can be attributed to several factors. First, between the 13th and 16th centuries gold coins were not actually legal tender. People were able to accept or reject them at will. The German monetary system at the time was almost always based on silver coins, and the value of any gold coin was determined in silver. Second, a good portion of the German gold coins were not even coined in Germany, but rather in Holland or England. Finally, over the preceding 300 years the various parts of Germany had developed not only different coinages, but also different accounting standards, and a tremendous variety of coins existed, particularly in the small denominations.

To facilitate the circulation of these various coins, the authorities formed "circles" which met under the sanction of the Emperor to coordinate the various issues. By the mid-sixteenth century these circles had been extended to form groups, albeit without complete participation (e.g. Prussia and Bohemia), and thus without complete success.

One of the main results of the above situation is that by 1600 the gulden had no consistent value and had become unpopular and discredited. The confusion culminated in the monetary crisis and panic of 1621-22. Then, in a meeting held in 1623, as a result of the tremendous success of the Venetian ducat in "maintaining its standard as against the fall in weight and fineness which affected the gulden,"²³ the ducat, valued at 2 florins, 20 kreutzers²⁴ finally triumphed as the acceptable name of the gold piece. For approximately the next two hundred years the ducat would be unrivaled in terms of frequency of appearance in German coinage. In terms of the number of types issued, this would be the golden age of ducat coinage.

With the end of the Holy Roman Empire, "the secularization of the bishoprics of Germany brought to an end many of the historical coinages of Germany, and the enforced or voluntary cessation of coinage by the smaller principalities and free cities further reduced the number of series."²⁵ Thus, many ducat types disappeared in short

order. Still, monetary confusion among the various states persisted. For instance, the mark was valued at 288.644 gr. in Vienna, 243.870 gr. in Cologne, and 233.855 gr. in Prussia.²⁶

After the Congress of Vienna in 1815, the process of monetary unification commenced in earnest and was to continue until the founding of the German Empire in 1871. These were primarily attempts by the members of the Zollverein (Customs Union) to bring together the differing standards of Northern and Southern Germany.

The death knell for the ducat in Germany was sounded in 1857, when at the Vienna Convention the Zollverein adopted the crown and half crown at a rate of fifty crowns to the zollpfund as their official gold coin. The ducat then quickly receded in importance throughout its domain. The formation of the Latin Monetary Union in 1865, with its bimetallic standard copied from the French standard of 1803, further pushed the ducat out of the limelight as an important world coinage. By the time of unification in 1871, the ducat was nowhere to be found in the coinage of Germany.

Eastern Europe

All across Eastern Europe, by virtue of the prominence of the Hungarian gulden and ducat, the ducat was by far the most common gold coin issued well into the eighteenth century.

In Poland, commencing with Sigismund I's decree in 1526 providing for gold coins on the ducat standard, no other type was issued until Russian coinage took over after the partitions of the 1790's. The ducat returned as the gold coin issued during the revolution of 1830-31, the last Polish gold coin until 1925.

Russia provides another interesting example of the use of the ducat. Russian gold coins started out as "dengas" in imitation of Byzantine types. The first ducats (Ugorskys) were coined under Ivan II (1462-1505), and until the reign of Peter the Great were used (as were all the other gold coins of Russia) as military rewards for soldiers. When Peter tried to modernize the coinage in 1701, the

nation was placed on a ducat standard. Although this would be replaced with the rouble standard in 1717, ducats continued to be coined until 1868.

The most famous of the Russian ducats are the officially secret Dutch type ducats of 1768-1868 (from 1849 on, all bore this date). Nearly identical to the Dutch ducats, they were first intended solely for payments abroad, but gradually became current for use in Russia and for troop payments. Dutch government protests finally caused its minting to cease.

There is also a strong history of ducat coinage in the Scandinavian countries and in Switzerland. Both Denmark and Sweden minted the ducat as their primary gold coin from the early 1600's until the nineteenth century.

Being in its central geographic position, it is obvious that the coinage of the Swiss cantons would have been influenced by that of those around them. Geneva, for instance, coined very few ducats or guldens, while those cantons closer to Germany and Austria followed them in their issuance of guldens, and later, ducats.

Conclusion

Having observed the incidence of the ducat in the various European coinages, it is now possible to tie this information in with both some facts about coinages in general and of the period in question in reaching our conclusions.

One of the first points which should be noted is that although coinage of the ducat began contemporaneously with the florin in Italy, it is not found elsewhere to any great extent until the sixteenth century. The reason for this is simply that the florin had better access to the Continent, became readily accepted, and thus became the coin for others to copy, either in its own format or as a gold gulden.

The sixteenth century saw many changes in the life of Western Europe—intellectually, socially, politically, and economically. The medieval belief that coinage should be under the control of the sovereign found full acceptance during this era, partially explaining the increase in coin-issuing localities. By the

middle of the century Europe began to feel the effects of the production of the American mines, providing the opportunity for the circulation of many more coins and creating inflation. In fact, for the period 1500-1545, the average annual importation of gold and silver from America to Europe was twelve times what it was prior to that period.²⁸ Finally, the century was characterized by a general rise in the wage-price level which meant that coins which previously would have been considered aristocratic because of their high value found their way into circulation.

The result of these factors, as we have seen, was the debasement of the gulden and the acceptance of the ducat as its substitute. The Venetian ducat was chosen as the model 1) because it was always associated with quality, and 2) because it had not been much imitated in Europe. As to why there was such an increase in the number of new types which appeared must be attributed to a combination of increased demand and exertion of the coining prerogative.

It is significant that two of the great powers of the ducat's heyday, England and France, never saw fit to coin anything on the ducat standard. While an analysis of their coinage is beyond the scope of this essay, it should be pointed out that both of these nations were characterized by strong central governments of far greater power than those of the ducat issuing states. Consequently, they had the necessary ability to ensure the reliability of their coins and their acceptance by others. Even as early as the 1600's, when the English merchant class began to play its part in world trade, they had the Crown's coinage to support them, just as the French had their *ecus* and *Louis d'or*.

During the eighteenth century, coinage became much more plentiful than it had been for the previous two centuries.²⁹ The growing nationalism of the period had its own effect on coins, causing many countries to take to their own distinct coinage to the exclusion of all others. None of the principal coining nations of this era, namely England, France, and Spain, coined any ducats.

The nineteenth century witnessed the final events leading to the near elimination of ducat coinage. The use of money in trade declined considerably in importance, and the use of coins as a means of payment lessened. The Holy Roman Empire, which had been the bastion of ducat coinage, ceased to exist, and in turn, created the impetus for Germany's eventual economic and political unification. The Latin Monetary Union was established, and until foiled by World War I, it succeeded in converting over two dozen nations to its standards. Finally, the pound sterling of Victoria's British Empire, by virtue of England's magnitude of commerce, colonial possessions and dependencies, and importance as a financial center, became the most universally recognized monetary unit in the world.

In the final analysis, we can see that the ducat's fame resides not in its power *vis á vis* other coinages, but rather in its position as the principal gold coin of the Italian states, the Netherlands, and the Holy Roman Empire from the mid-sixteenth through the eighteenth centuries.

Concerning Italy, the usurpation of the Asiatic trade by the Portuguese and the invasions by foreign powers had a disastrous effect. The result left her with little more influence than what she had before the great revolution in commerce began, and certainly none far beyond the immediate vicinity of the Mediterranean. The selection of the ducat (or *zecchino*, *scudo*, or *doppia*) reflects only the popularity of the ducat in its home territory, where after the demise of the florin it was the only logical successor.

The Holy Empire, as we have seen, chose the ducat for its coinage out of necessity after its first choice had failed. This body, which was in fact neither holy nor Roman nor an empire, never had a chance to make good on its claim to be a world monarchy. The Peace of Westphalia, which concluded the Thirty Years' War in 1648, dealt a heavy blow to whatever power the Empire may have had. Among its many provisions was the acknowledgement of the sovereignty of

the local German princes in their respective domains. Although the imperial machinery of emperor, electors, and Diet remained, the Hapsburg emperor now had to confine himself to his Austrian, Bohemian, and Hungarian possessions and a secondary role in world politics.

Thus the greatest coiner of ducats of all never had sufficient power or ability to support its coins with significant political and economic action. It should be noted that when the Empire's successors had the opportunity to create a stronger coinage, the ducat was relegated to a subservient status. The later Austrian ducats are only vestiges of their predecessors, and are insignificant, save as bullion or trade coins, in terms of world coinage history. A good many of the ducats issued were very small issues by small states. This is in contrast to the vast coinages, in limited types, of nations such as England, France, and Spain. Other ducat-coining states, such as Russia, Prussia, and Austria, remained overwhelmingly rural and were little

affected by the growth of commerce and industry and the accompanying changes in monetary requirements. And two early ducat coiners, the Hanseatic towns and the Italian city-states, who enjoyed lucrative trading positions during the Middle Ages, were far outstripped by their competitors.

The ducat reached prominence because of the failure of its predecessors. It was used by the European states because it had succeeded for Venice during the Middle Ages. Unfortunately, nations make coins great, not vice versa, and the success or failure of the ducat is reflected in the fortunes of its coiners.

The rise of national sovereignty in coinage (which limited a coin's external circulation), the lack of strong central governments among the ducat's issuers, and the lack of sufficient sea power to keep the ducat competitive on the world's trade routes doomed the coin to its eventual, inevitable abandonment as a major monetary unit.

Notes

¹ Herbert E. Ives, "The Venetian Gold Ducat and Its Imitations," *Numismatic Notes and Monographs* No. 128 (New York, 1954) p. 1.

² Carlo M. Cipolla, *Money, Prices, and Civilization in the Mediterranean World—Fifth to Seventeenth Century* (Princeton, 1956), p. 2.

³ Albert R. Frey, *Dictionary of Numismatic Names With Addenda*, 3rd ed. (London, 1973), p. 72.

⁴ Ives, p. 6.

⁵ R.A.G. Carson, *Coins of the World* (New York, 1962), p. 269.

⁶ Cipolla, p. 14.

⁷ John Porteous, *Coins in History* (New York, 1969), pp. 84-86.

⁸ J. Schoenhof, *A History of Money and Prices* (New York, 1896), pp. 63-65.

⁹ Ives, p. 2.

¹⁰ W. Carew Hazlitt, *The Coin Collector* (New York, 1896), p. 141.

¹¹ A.C. Teixeira De Aragao, *Descricao Geral E Historica Das Moedas Cunhadas Em Nome Dos Reis, Regentes E Governadores De Portugal*, vol. I (Lisbon, 1874), p. 230.

¹² Porteous, p. 169.

¹³ W.A. Shaw, *The History of Currency 1252 to 1894* (New York, 1899), pp. 106-108.

¹⁴ Norman Angell, *The Story of Money* (New York, 1929), pp. 156-158.

¹⁵ Carson, p. 273.

¹⁶ Alexander Del Mar, *History of Monetary Systems*, reprint (New York, 1969), pp. 352-353.

¹⁷ *Ibid.*, p. 362.

¹⁸ Annual Reports of the Deputy Master of the British Mint, 1876-1879.

¹⁹ *Ibid.*, 1890-1893.

²⁰ Viktor Katz, *A Thousand Years of Bohemian Official Coinage (929-1929)* (Prague, 1929), p. 11.

²¹ Shaw, p. 6.

²² *Ibid.*, p. 7.

²³ Carson, p. 344.

²⁴ Shaw, p. 106.

²⁵ Carson, p. 371.

²⁶ Shaw, p. 204.

²⁷ For a fuller discussion of the Dutch-type ducat one should consult I.G. Spassky's *The Russian Monetary System* (Amsterdam, J. Schulman N.V., 1967), p. 214; and concerning the gold issued prior to Peter the Great,

Spassky's article, "Gold Military Rewards in Russia Before Peter I," *Transactions of the State Hermitage Department of Numismatics*, vol. IV, 1961, pp. 92-134.

²⁸ Schoenhof, p. 76.

²⁹ *Ibid.*, p. 149.

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Six Members Added to Hall of Fame

In the 1978 biennial election, six members were named to The Numismatic Hall of Fame, two being the first living persons inducted into the Hall since it was established in 1968. Results of voting by the panel of electors were announced at the Houston convention banquet on August 26.

The six, in alphabetic order, are:

* Frederick C. C. Boyd, ANA 1594, New York City area. ANA board member and other offices; active in ANS and N. Y. Numismatic Club; formed and exhibited an exceptional collection of U. S. numismatic material.

* Victor D. Brenner, ANA 841, New York City. One of the most notable of twentieth century medalists; designer of the Lincoln cent and, among many others, several outstanding medals issued by the ANS.

* David M. Bullowa, ANA 3533, Philadelphia. Author of numerous numismatic articles and several monographs. Prominent member of ANS and served actively on a number of important ANA committees.

Lee F. Hewitt, ANA 4217, Chicago. Founder and editor of *The Numismatic Scrapbook Magazine*, a popular publication for 34 years. He published several numismatic books and was very instrumental in the revival of proof set issues in 1936.

* J. Henri Ripstra, ANA 939, voted Honorary in 1944, Chicago. Member of ANA board six years and president another two. Active in organized numismatics in Chicago, and an organizer of Iowa Numismatic Assn. Designed and produced dies for a number of medals and numismatic badges.

Richard S. Yeoman, ANA 7947, Racine, Wis. Had the leading role in popularizing coin collecting by developing the Whitman coin boards and other collector items, including the "Blue Book" and "Red Book" and other popular numismatic publications. Five year member of ANA board.

Six other candidates failed to receive the required minimum of thirteen votes but did receive more than three and so will be placed on the ballot of the next election two years hence. In alphabetic order they are: William F. Dunham, ANA 361; S. Wolcott Freeman, ANA 3846; William T. R. Marvin, Honorary Member; Robert Wallace McLachlan, ANA 121; Leonel C. Panosh, ANA 8211; and John Walter Scott, ANA 461.

*Deceased

From Your President

Grover C. Criswell

Applications are now being accepted for positions as District and Regional Representatives. No pay and long hours of service desired, plus travel at your own expense. Sound like the kind of job you can handle? Contact Kurt Krueger or write for availability of positions and areas.

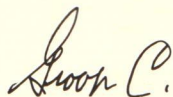
Hopefully the new election reforms will encourage a number of candidates to run for governor in the forthcoming election, since it will provide the first real chance for candidates to run for office on their own qualifications and issue stands as opposed to just name recognition and/or demagoguery that has, along with the "bullet ballot," been responsible for the "clique control" of past boards.

The recently publicized comments of several past ANA officers about the supposed ambiguity of the new election law is nothing more than a "smoke screen," and I hope you members know it. Under these reformed rules you can now have a "clearcut choice" between candidates of opposing views in each of seven numbered seats. I believe that some provision for recall should also be in our bylaws, along the following lines:

Any governor serving a four year term, with whom 15% of the membership is dissatisfied, and sign a petition to that effect, shall be required to run for election at the next regular election after having served only two years of that term. (The above provision would nullify any argument that any governor elected to a four year term might not be responsible to the membership).

Commemorative coins, gold coins, and our new gold medallions have been in the news again and again. What with inflation, gold seems to be ever popular. I am pleased that Congress passed the law allowing Americans the right to purchase some of our own gold in one half and one ounce size medallions. While a bill did not get through on commemorative coins during the 95th Congress, we are looking to the 96th for laws authorizing commemorative coinage for the 1980 Winter Olympics and the 1981 Centennial of Yorktown.

Yours for a strong and vibrant ANA,



Feng Yü-hsiang

美籍邱文明先生為津門滙文中學商科



且編附歷代帝王年表泉考而外復於吾

and the Bank of the Northwest

by
Tom Stanton
ANA 69154

The term "warlord" is one which is often used but frequently misunderstood. A warlord was one who effectively controlled the government of a particular region by means of a personal army that obeyed no higher authority than himself. From 1916 to 1928, virtually the whole of China was divided among numerous regional militarists, both big and small, and among whom could be counted Feng Yü-Hsiang. These years are commonly referred to as the "Warlord Period."

The warlord of China inhabited the Byzantine world of intrigue, betrayal, and shifting alliances, with the ally of today becoming the enemy of tomorrow and vice versa. It was a constant struggle for the warlord to keep pace with his enemies, whether real or imagined. The incessant wars and shifting power balances coupled with crushing taxation brought devastation, famine, and numbing poverty to the majority of the Chinese people. In order to feed their insatiable need for money to finance their wars, the warlords were constantly looking for new sources of taxation and revenue. It was common practice for the people of an area to be taxed on anywhere from 50 to 100 different items (such as their tea kettles, stockings, house, horse-fodder, hogs, bedding, door knobs, windows, army-mules, etc.) and for these taxes to be collected up to 50 years in advance! Yet if the warlord of a region collected taxes years in advance and then was driven out of the area by another warlord, the taxation would start all over again as if the previous warlord had never been there.

Feng Yü-hsiang

Feng Yü-hsiang was a typical warlord in some respects but towered over his contemporaries in many others. (That statement can be taken quite literally in one sense since Feng was 6'5" and weighed about 275 pounds.) He was among the handful of those warlords who combined personal ambition with social and national concerns.

Feng began his military career in 1896 at the age of 14 when he became a member of the Anhwei Army, no doubt a welcomed escape from an unpleasant childhood in which both his parents were opium addicts. He quickly showed himself to be intelligent and industrious, devoting much time and effort into improving himself as a soldier. For four years, he practiced every morning before sunrise giving military commands to a deserted drill field because he wished to become a drill instructor which would mean both more prestige and pay. He achieved his goal in 1901 by becoming an assistant drill instructor.

Dissatisfied with the conditions in the Anhwei Army and probably by his own lack of progress, Feng left the Anhwei Army and joined the Peiyang Army of

Yüan Shih-k'ai in 1902. By 1905, he was a company commander in the Peiyang Army where his energy and ability were more appreciated by his superiors.

Feng spent from 1906-11 in Manchuria where he acquired many of the beliefs and ideas that he was to later incorporate into his own army. He saw that widespread gambling among the troops was bad for discipline, particularly when the officers gambled with the men, and concluded that gambling should be forbidden in the army. He witnessed the poor physical condition and lack of stamina displayed by many of the troops when they were required to go into the field. This impressed on Feng the necessity of having the soldiers in top physical condition so that they could endure the harsh conditions often found on campaign. Sanitary conditions were often deplorable with hundreds of men using filthy latrines, and Feng blamed the officers for ignoring the basic principles of sanitation.

Preceding page:

Vignette, H77-60 series. Swearing of the Wüyuan Oath by Feng Yu-hsiang and his army on September 17, 1926, joining them to the Kuomintang (Nationalist Party).



Feng Yü-hsiang, ca. 1904



Feng Yü-hsiang with his wife and two younger children, ca. 1918.

The most important idea that Feng developed during his stay in Manchuria was that a competent officer must be concerned with the welfare of the men under his command. Many of the soldiers were poorly fed, and Feng decided that this would not happen if the officers ate with the men. Only by sharing the hardships of the enlisted men could the officers be assured of their loyalty and a unit be guaranteed the best possible morale and fighting efficiency. None of these ideas sound terribly original, but in most Chinese armies they were not practiced, particularly during the warlord period. Much of Feng's later fame accrued from the fact that he actually implemented these principles.

With the Manchus deposed and Yüan Shih-k'ai inaugurated as President of China in 1912, Feng Yü-hsiang was appointed a battalion commander. He quickly advanced to command a regiment and then the famous 16th Mixed Brigade comprised of approximately 5500 men. Feng commanded this brigade for the next seven years and soldiers from this unit constituted the loyal and experienced backbone of the forces he led in the crucial decade of the 1920's.

In 1914, Feng became a Christian, being baptized into the Methodist Church. He had been favorably impressed by the Christian missionaries he had come in contact with and admired the fact that Christians did not smoke opium, that they educated their children, and that Christian women did not bind their feet. Practicality may have also influenced Feng's turning to Christianity, because Christianity was linked with Western political and military power.

Until 1918, when he became Defense Commissioner of Ch'angte, Feng was involved in the political-military struggles of the early Republican period which found his troops shifted from one end of the country to the other, gaining valuable experience but not allowing Feng the time to train the soldiers in the manner that he desired. The 16th Mixed Brigade had grown during this time to nearly 10,000 men, and because of his

rigorous training programs, Feng's men were noted for their discipline and high caliber. Foreign observers were generally unanimous in their praise of Feng's soldiers, especially when they were contrasted to the other warlord armies of China. Academic training was required for officers and noncommissioned officers, while enlisted men were given vocational and some academic training. Vocational training was stressed because soldiers, when they left the army, often turned to banditry, having no trade to turn to.

Feng emphasized vigorous physical training for his men. They regularly practiced weight lifting, gymnastics, boxing, and running obstacle courses. Officers were expected to be as proficient as the enlisted men in their physical performance, and all were rewarded for progress and punished for lack of it. One unit which attracted widespread attention in later years was the Big Sword Unit. Each member of this unit was handpicked for his fighting ability and armed with a rifle, pistol, and a large sword. In subsequent years their exploits, particularly with their flashing blades, made them respected and feared throughout China. They later accomplished heroic feats against the Japanese.

The adherence to strict moral principles was also demanded by Feng who forbade smoking, the use of opium, drinking, gambling, and brothel visits. This last regulation was not hard to comply with since Feng usually closed brothels wherever he went. He tried to imbue his troops with Christianity, holding daily religious services, organizing Bible classes, and encouraging men to read their Bibles and pray on their own. Baptism into the Christian faith was encouraged although not compulsory. Foreign missionaries looked with great enthusiasm upon Feng Yü-hsiang because of his efforts to encourage Christianity, and it was during this period at Ch'angte that Feng came to be known as the "Christian General."

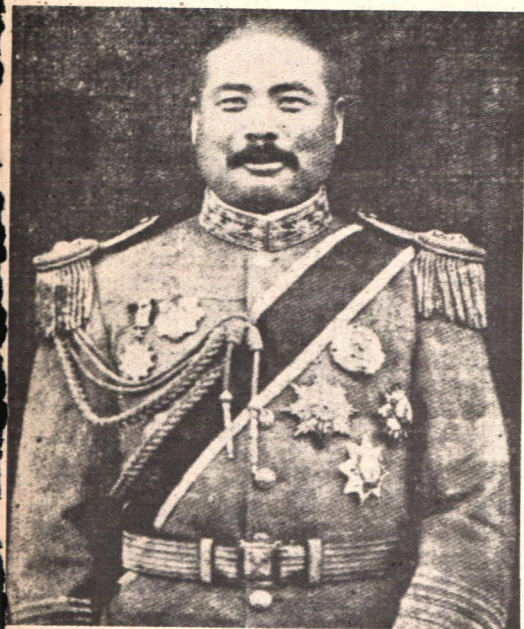
The promotion of Christianity among his men was not purely a spiritual matter for Feng; military considerations were always paramount in his thinking. He

used the Christian belief of life after death to make his troops less fearful of dying in battle and therefore tougher soldiers. Christianity also created a feeling of solidarity within his army, and those who took their new faith seriously were not likely to defect to another army where they might be persecuted for their alien beliefs.

The army of Feng Yü-hsiang was a loyal army. The men were proud to be part of the 16th Mixed Brigade and were loyal to Feng personally who paid great attention to the needs and thoughts of his soldiers.

The years 1920-1922 saw the rise of Feng from a figure of local importance to one of the most prominent warlords of China. In late 1922, Feng was Tüchün (military governor) of Honan Province. During his brief time there, he had instituted a number of meaningful reforms, such as clearing the province of the huge numbers of bandits infesting it, removing corrupt officials from office, aiding education, and improving sanitary conditions. He refused also to levy the heavy taxes that would have been necessary had he acceded to the monetary demands of Wu P'ei-fu, his superior in the loosely constituted warlord government in Peking. Feng had also defied Wu P'ei-fu in several other matters, and these all culminated in Feng being transferred to Peking as the Inspecting Commissioner of the Army, leaving him without a territorial base so vital for the taxes and recruits at the heart of a warlord's power.

By this time, Feng was known throughout China as a tuchün, a Christian general, and a reformer. Many people in North China regretted the sorry state of affairs in their country and saw in Feng's disciplined army, his emphasis on education, his numerous reforms, and his feeling and concern for the common people, the methods by which to bring order out of the chaos into which China had slipped. During his stay at Peking, Feng devoted much of his time to training programs at Nanyuan, the great military camp south of Peking. He also became involved in capital politics and in 1923 used his power to help force Li Yüan-hung from



Feng Yü-hsiang, ca. 1923.

the presidency. This coup succeeded because Feng dominated Peking militarily, and without Feng's support Li Yüan-hung's cause was doomed.

In the autumn of 1924, the rival Chihli and Fengtien warlord groups began a bloody civil war. Wu P'ei-fu, who commanded the Chihli faction, assigned Feng Yü-hsiang to the Jehol front despite rumors that Feng would turn on him. To insure Feng's reliability, Wu assigned two officers, Hu Ching-i and Wang Cheng-pin, to closely watch Feng's movements. However Hu, Wang, and Sun Yueh, the garrison commander at Peking, had joined with Feng in a conspiracy against Wu P'ei-fu. Feng and his allies occupied Peking after Su Yueh's men opened the gates of the city to Feng's soldiers on 23 October 1924. Tsao Kun, the president, was forced to dismiss Wu P'ei-fu from his posts and to call for a cessation to hostilities. Wu, though cut off from reinforcements in central China and badly defeated by Chang Tso-lin's (the warlord of Manchuria) forces at Shanhaikuan, hastened to Tienstin with a small contingent of troops. He was defeated by



Feng Yü-hsiang, participating in work with his troops.

Feng's soldiers in several engagements and forced to flee in his troop ships which sailed to the Yangtze. In the course of a few weeks Wu P'ei-fu had fallen from his position as the leading militarist in China to the status of a fugitive with a price on his head. It was a catastrophe from which Wu never fully recovered.

Immediately after the coup, Feng Yü-hsiang, Hu Ching-i and Sun Yüeh reorganized their armies as the First, Second, and Third armies of the Kuominchün (the National People's Army). Feng was named commander in chief and personally commanded the First Kuominchün, which was the only effective fighting force of the Kuominchün armies.

In 1925, Feng assumed the position of Military Governor (Tupan) of the Northwest and also came to control Kansu in August of that year. His chief subordinates, Chang Chih-chiang and Li Ming-chung were appointed military governors of Chahar and Suiyuan respectively, and Feng and Chang Tso-lin vied for political supremacy in Peking. It was during this period that he established the Bank of the Northwest.

Chang Tso-lin was determined to extend his influence to Peking and north China, and also to the Yangtze Provinces. Late in 1925 the long anticipated war between Feng Yü-hsiang on one side and Chang Tso-lin and Wu P'ei-fu on the other began. One of the leading Fengtien (the name for Chang Tso-lin's forces) generals was Chang Tsun-chang, who was also the Tupan of Shantung province. He was said to have the "physique of an elephant, the brain of a pig and the temperament of a tiger." A former wharf coolie in his youth, who was nearly seven feet tall, Chang bore the nickname "Three Things Not Known" — how much money he had, how many soldiers, and how many concubines! He was said to have 42 concubines including Chinese, Japanese, Korean, twenty-one White Russians, and even one American! He took his harem along to war in two private railroad cars. "Vinegar Joe" Stilwell called Chang's White Russian cavalry

"the toughest eggs I ever laid eyes on." Besides the cavalry, a Russian infantry brigade of 3000 men with four armored trains served with the Tupan's forces.

Feng Yü-hsiang had made a secret arrangement with Kuo Sung-ling, a leading Fengtien general, and he counted heavily on Kuo's defection to undermine Chang Tso-lin's position. Kuo, however, with Japanese connivance, was defeated and executed on December 24, 1925. Feng's First Kuominchün had captured Tienstin on December 23, but his army had suffered heavy casualties.

Caught between two implacable enemies, Feng sought to arrange a compromise settlement. He announced he was resigning all his posts and declared that he would take a trip abroad, a solution that would often terminate warlord conflicts but the hatred of Chang and Wu for Feng was so great that they continued to press the war. Under attack, the Kuominchün conducted a superbly executed withdrawal from Tienstin to Peking. Despite heavy fighting, on April 16, 1926, the Kuominchün evacuated the capital and executed another beautifully planned retreat, swift and without disorder of unnecessary losses. The troops moved directly to the famous Nankow Pass, about 30 miles northwest of Peking, where the 90,000 Kuominchün soldiers held out against 450,000 Fengtien troops. With the threat of being cut off by Yein Hsi-shan (the warlord of Shanse province) from the rear becoming increasingly greater, the Kuominchün pulled back from the Nankow Pass and moved westward toward Suiyuan and Kansu. Feng, who had by this time returned from the Soviet Union, undertook the formidable task of rejuvenating his army. Because of the strong impressions he had received in the Soviet Union, Feng joined the Nationalist Party (The Kuomintang, which was Russian backed) and took part in the Northern Expedition. By the spring of 1927, Feng controlled Shensi and Honan provinces, and his soldiers played a valuable role for the rest of the Northern Expedition which culminated in June, 1928, with the capture of Peking.

After the nominal unification of China under the Nationalists, relations became increasingly strained between Feng Yü-hsiang and Chiang Kai-shek. On 20 May 1929, Feng, in effect, declared his independence from the Nationalist Government. He was dismissed from all government and party offices, and a punitive expedition was ordered.

Feng concentrated his forces in Honan and Shensi, and what followed was no doubt the turning point in Feng Yü-hsiang's career — the defection of Han Fu-chü with 100,000 of his best troops. Observers then and since have unanimously attributed these defections to bribery on an enormous scale. By 1929, Feng had close to 300,000 men under him, but many of these units were of doubtful loyalty and poor quality. The hard core of Feng's strength lay in his old Kuominchün units and the defectors took much of that core.

In 1930, Feng joined in a coalition with

Yen Hsi-shan to defeat Chiang Kai-shek, but the intervention of Chang Hsüeh-liang of Manchuria doomed this effort and ended the career of Feng Yü-hsiang as a warlord. Feng lived until 1948 when he died under mysterious circumstances in Russia, but he played no major role in national affairs after 1930. Since his death the Communists have honored him as a progressive militarist.

The Bank of the Northwest

The Bank of the Northwest, which was also known as the Northwestern Frontier Bank, was founded by Feng Yü-hsiang at the end of March, 1925. It was at this time that he received formal permission from the Peking government to issue banknotes. The bank had no capital at all when it began operations and it became famous for refusing to accept its own notes after issue while forcing its fiat money on other banks and exchange shops in Kalgan in exchange for current notes at par value. The practice of issuing fiat money was a fairly standard one during the warlord era, and Feng did not abuse this source of revenue to the extent that many of his contemporaries did. Kalgan, located in Inner Mongolia on the Great Wall about 125 miles northwest of Peking, seemed to be the main office and major center of note-issuing activity for Feng's bank.

This article will list for the first time a number of previously unknown notes from the Bank of the Northwest and will give the background of two of the scenes depicted on the bank's notes. The reference numbers which will be used in listing and describing the notes are from *Chinese Banknotes*, by Ward D. Smith and Brian Matavers, a work that is an absolute necessity for anyone interested in the banknotes of China.

In the H77-30 series, there is a scene depicting destroyed railroad tracks on a curve and just beyond the curve of the destroyed track is a building prominently identified as the Lang Fang railroad station. Lang Fang is a community located between Peking and Tientsin on the railroad line. It has never been determined what this scene means, if anything. In his series of articles on Chinese banks, Eduard Kann believes



Vignette, H77-30 series. Lang Fang Railroad Station, where Feng's army was stationed in 1917.

this scene represents Feng's idea of an "allegory." My belief is that this scene is more meaningful than that. In 1917, Feng and his 16th Mixed Brigade were stationed at Lang Fang. In the summer of 1917, the reactionary warlord, Chang Hsün, attempted to restore the Manchu Emperor, P'u-i, and actually put him on the throne for a short period. But at Lang Fang, Feng Yü-hsiang denounced the restoration and pledged to support the Republic. Feng's troops engaged the army of Chang Hsün a few miles north of Lang Fang on July 6, 1917, and drove them towards Peking where Feng's soldiers were one of the first units to enter the city and decisively defeat Chang's troops and end the ill-fated attempt at monarchy.

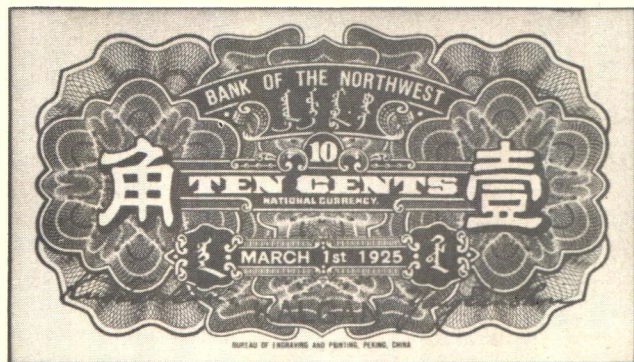
Feng Yü-hsiang was always anxious to demonstrate the nobility of his motives, to stress his revolutionary background, and his devotion to democratic principles to the Chinese people. The scene at Lang Fang represents an attempt by Feng to show these qualities and bolster his public image, possibly depicting himself as the "savior" of the Republic.

The H77-60 series pictures three soldiers standing underneath a raised Nationalist flag on what appears to be a mound of earth with more soldiers in the background. What is depicted here is the swearing of the "Wüyuan Oath" by Feng Yü-hsiang and his army on September 17, 1926. Wüyuan is located in western Suiyuan, just north of the great bend of the Yellow River. By this oath, Feng became a member of the

Kuomintang (Nationalist Party) and joined with Chiang Kai-shek in the Northern expedition whose goal was to break the power of the warlords and unite the country under the Kuomintang. The oath sworn by Feng and his men was as follows:

"The goals of the Kuominchün are, by using the principles of the Kuomintang, to arouse the masses, to extirpate the traitorous warlords, to overthrow imperialism and to seek freedom and independence for China. We will also ally ourselves in common struggle with those peoples of the world who treat us with equality. We will live and die together and never stop until we reach these goals. We swear it."

The overprints on the Bank of the Northwest notes indicate that they were to be accepted in the city or area indicated by the overprint. Naturally, bankers and merchants would often raise objections to accepting such money, but they had to acquiesce under duress that only militarists of that era could apply. The first note is H77-20 with a "KALGAN" overprint on the reverse (all the other notes are also overprinted on the reverse). The second note is H77-31d with a "TIENTSIN" overprint (new letters for these previously unknown overprints were assigned by Ward D. Smith and will be listed in future revisions of *Chinese Banknotes*. The third note is H77-34F with a "SUI YUAN" overprint. The next note is H77-32F with a "PAOTOW" overprint, and the last



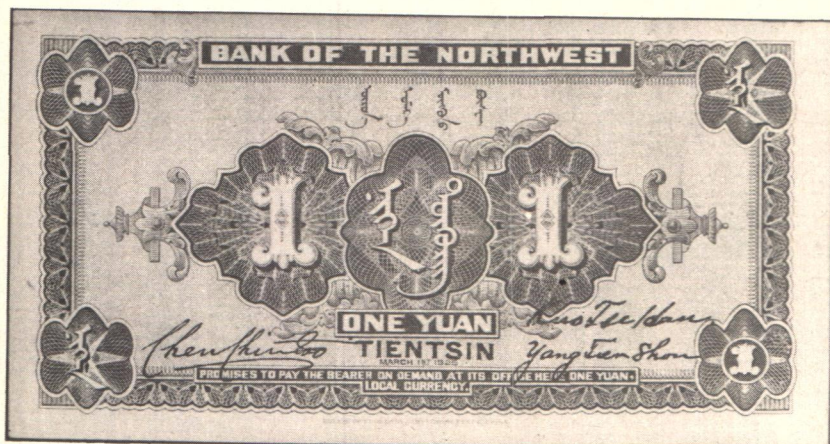
H77-20, overprinted "KALGAN"



Feng Yü-hsiang, Chiang Kai-shek, and Yen Hsi-shan.

note is H77-60c with the "SHANTUNG" overprint.

This last overprint came into being because Feng Yü-hsiang was given authority over that province since the Kuominchün soldiers had borne the brunt of the fighting in Shantung during the Northern Expedition, but Feng never assumed complete authority over the province. Shantung Province wasn't captured until April, 1928, and the Bank



H77-31d, overprinted "TIENTSIN"



H77-34F, overprinted "SUI YUAN"



H77-32F, overprinted "PAOTOW"



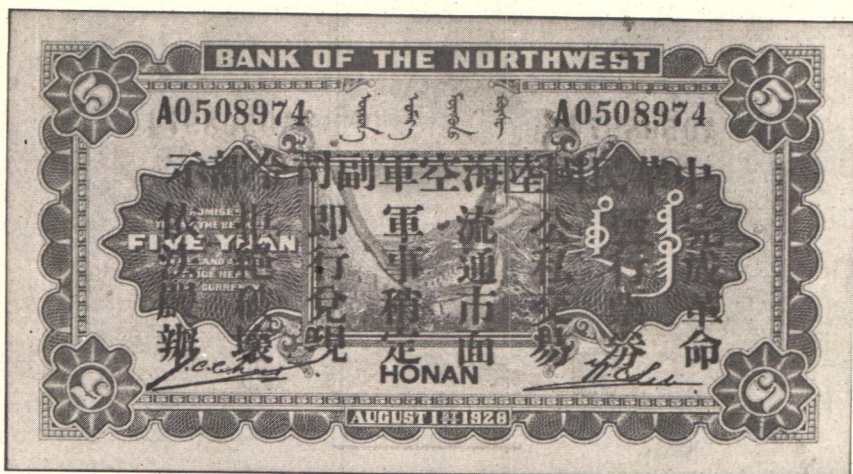
H77-60c, overprinted "SHANTUNG"

of the Northwest terminated operations at the beginning of 1928; these notes were evidently part of the large stock of banknotes that Feng carried with him in his baggage.

The collaboration of Yen Hsi-shan and Feng Yü-hsiang against Chiang Kai-shek in 1930 produced an interesting series of overprinted notes. The overprints, done on both Provincial Bank of Kwangsi and Bank of the Northwest notes, had a different style on each bank's notes, but the characters were the same. There is no indication that the Bank of the

Northwest overprints were issued for any place other than Honan province. The overprint read: "In order to further the revolution, these notes have been issued for public and private transactions. When the military situation improves, they will be exchanged. (In the meantime) anyone who refuses to accept them will be severely punished."

The immense governmental power of the Chinese warlords, assured by their military strength, is evident not only in their authorization to issue their own paper money, but in their power to



C267-21, overprinted "HONAN." (Translation): "In order to further the revolution, these notes have been issued for public and private transactions. When the military situation improves, they will be exchanged. (In the meantime) anyone who refuses to accept them will be severely punished."

enforce its acceptance without backing. The Bank of the Northwest records for history the struggles of one of China's last great warlords, Feng Yü-hsiang, torn between his attraction for modern technology and his roots deep in the

political warlord system, a dilemma between the old and the new which all of China faced. In 1948 these opposing directions would be resolved, for Feng upon his death and for China with the establishment of a Communist state.

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In preparation for an anthology, the Professional Numismatists Guild called upon its members to write an interesting variety of articles on numismatic subjects. While plans for the anthology are still in the works, PNG has graciously given *The Numismatist* permission to feature some of these writings in the months ahead, of which this article is one.

Official United States Mint Report September

Denomination	Prev. Total	September Total	Total
Dollars (non-silver)	23,104,000	2,110,000	25,214,000
Half Dollars	27,734,400	9,000	27,743,400
Quarter Dollars	494,586,400	79,225,000	573,811,400
Dimes	648,164,400	83,099,000	731,263,400
Five-cent pieces	938,970,400	57,841,000	996,811,400
One-cent pieces	6,469,772,556	922,079,000	7,391,851,556
1977 Proof Sets (SF)	1,894,053	206,503	2,100,556
Bicentennial 40% Silver Proof Sets	37,104	3,496	40,600
Bicentennial 40% Silver Uncirc. Sets	14,793	108	14,901

Toward a Revision of the Minting and Coinage Laws of The United States

by DAVID L. GANZ
LM 1072

5. The Dollar and Higher Denominations

The largest circulating coin in terms of size and value is the dollar. In the past, however, the coinage system included golden one, two and a half, three, five, ten, and twenty dollar denominations.¹⁸³ Use of these higher denominations was ended in 1934,¹⁸⁴ and the gold dollar, quarter eagle, and three dollar gold piece were eliminated earlier. Although the silver dollar was authorized in the original Mint Act,¹⁸⁵ as was the eagle and half eagle, the first dollar coin did not achieve circulation.¹⁸⁶ Following passage of the Coinage Act of 1873 the coin was demonetized, which as some commentators have suggested simply gave effect to actual commercial reality.¹⁸⁷ During the resumption of its coinage, from 1878 to 1904 and again from 1921 to 1935, it seems apparent that the silver interests rather than prospective users were catered to for the coin was too bulky for efficient use.¹⁸⁸ There was a striking of silver dollars in 1965 bearing a 1964 date,¹⁸⁹ but the Coinage Act of 1965 subsequently banned their manufacture for a five-year period.¹⁹⁰ Return of the dollar was then

¹⁸³ Coinage Act of 1873, ch. 131, § 14, 17 Stat. 424.

¹⁸⁴ Gold Reserve Act of 1934, ch. 6, § 5, 48 Stat. 340 [current version at 31 U.S.C. § 315b (1970)].

¹⁸⁵ Act of Apr. 2, 1792, ch. 16, § 15, 1 Stat. 246.

¹⁸⁶ A. HEPBURN, HISTORY OF COINAGE AND CURRENCY IN THE UNITED STATES AND THE PERENNIAL CONTEST FOR SOUND MONEY 27 (1903) [hereinafter cited as HISTORY OF COINAGE AND CURRENCY].

¹⁸⁷ *Id.* at 278-81. See A. WEINSTEIN, PRELUDE TO POPULISM: ORIGINS OF THE SILVER ISSUE 1867-1878, at 16 (1970).

¹⁸⁸ HISTORY OF COINAGE AND CURRENCY, *supra* note 186, at 286-317.

¹⁸⁹ S. REP. NO. 88-1095, 88th Cong., 2d Sess. 6 (1964) approved of the funding for the manufacture of 45 million silver dollars. *Special Hearing on Silver Dollars: Hearings Before a Subcomm. of the House Comm. on Appropriations*, 89th Cong., 1st Sess. 34 (1965) indicated that none had yet been produced, though in fact they had been made as trial strikes. See Ganz, 1964 Silver Dollar Mystery Plot Thickens, *Numismatic News Weekly*, Mar. 22, 1975, at 18; Ganz, 1964 Silver Dollar Mystery Finds Friends in High Places, *Numismatic News Weekly*, Mar. 29, 1975, at 28; Ganz, *If Resolved, Legalities of '64 Peace Dollar Possession Will Have Great Hobby Impact*, *Numismatic News Weekly*, Apr. 5, 1975, at 24. The coin bore a 1964 date rather than 1965, the actual date of coinage, because of the effect of the Act of Sept. 3, 1964, Pub. L. No. 88-580, 78 Stat. 908 (repealed by Act of July 23, 1965, Pub. L. No. 89-81, tit. II, § 204(b), 79 Stat. 256), which directed continued use of the 1964 date until it was determined that an adequate supply of coin existed in the nation.

¹⁹⁰ Act of July 23, 1965, Pub. L. No. 89-81, § 101(c), 79 Stat. 255 (current version at 31 U.S.C. § 391 (1970)).

recommended by the Joint Commission on the Coinage at its May 12, 1969 meeting, and legislation to effect this goal was introduced a short time afterward.¹⁹¹ What ultimately happened to the dollar coin was that silver interests once again interceded and forced a compromise, which resulted in the authorization of the striking of up to 150 million silver-clad dollars to be sold at a premium to collectors.¹⁹² This limitation has since been held to apply to the aggregate of silver-clad bicentennial coins manufactured.¹⁹³

Dollar coins do not at present circulate adequately, but the blame for this apparently lies jointly with the Federal Reserve System, which is responsible for ordering the coins from the Mint, and with the public at large who appear to perceive the coins as bulky and unwieldy. The new bicentennial dollar¹⁹⁴ might have reached active circulation if minted in sufficient quantities, but public resistance to the size and weight of the current dollar coin¹⁹⁵ will likely continue to prevent the denomination from serving its purpose as the legal tender equivalent of the one dollar bill. Among the major recommendations of RTI was a proposal that a smaller dollar coin be adopted for circulation.¹⁹⁶ The Mint adaptation of the RTI proposal called for an eight-gram coin having a diameter of 26.5 millimeters and a thickness of 2.03 millimeters, to be produced from a clad material and having a distinctive "security ridge" on its inner border.¹⁹⁷

The smaller coin would serve to boost commercial utilization of the one dollar denomination, which is the chief limitation of the present, more cumbersome coin.¹⁹⁸ In a survey of banks and retail firms concerning the continuance or discontinuance of certain denominations, the dollar was a nearly unanimous choice for elimination.¹⁹⁹ Currently, fewer than nine percent of the nation's vending machines can accept dollar coins,²⁰⁰ yet there is apparent enthusiasm on the part of automatic merchandisers for a smaller dollar coin which could be utilized effectively to explore vending possibilities now foreclosed.²⁰¹

There is, additionally, an economic argument favoring introduction of the smaller dollar coin. The current cost to produce a paper bill of any denomination is about fifteen dollars per thousand notes, each of which has an estimated lifetime of fifteen to eighteen months.²⁰² By

¹⁹¹ H.R. 13252, 91st Cong., 1st Sess. (1969).

¹⁹² 31 U.S.C. § 391(d) (1970).

¹⁹³ 31 U.S.C. § 324g (Supp. V 1975).

¹⁹⁴ 31 U.S.C. §§ 324d-324e (Supp. III 1973 & Supp. V 1975).

¹⁹⁵ Current statistics for the dollar show a 1-1/2 inch diameter (38.1 millimeters), and a weight of 22.68 grams, the equivalent weight of four quarters or ten dimes. See EXEC. COMMUNICATION No. 355, *supra* note 2, at 22.

¹⁹⁶ 2 RTI STUDY, *supra* note 26, at 8-3 *et seq.*

¹⁹⁷ U.S. DEPT. OF THE TREASURY, A NEW SMALLER DOLLAR COIN: TECHNICAL CONSIDERATIONS 3 (1976) [hereinafter cited as SMALLER DOLLAR STUDY].

¹⁹⁸ 2 RTI STUDY, *supra* note 26, at 1-8 to 1-9, 3-34 para. 3.5.

¹⁹⁹ *Id.* at 3-20. See commentary, *id.* at 3-35.

²⁰⁰ *Id.* at 3-36.

²⁰¹ Ganz, U.S. coin needs panel topic at NAMA meeting, *Coin World*, Oct. 20, 1976, at 1, 3.

²⁰² Treasury, Postal Service, and General Government Appropriations for Fiscal Year

comparison, it would cost an estimated 2.5 cents to manufacture a copper-nickel clad dollar of 26.5 millimeters in diameter with an anticipated life expectancy in circulation of fifteen years.²⁰³ Mere economic efficiency should not serve as the sole basis for such a decision, however, for absent consumer use, the smaller dollar coins could result in no actual saving. For this reason, optimal efficiency would be achieved through the use of the smaller dollar coin in conjunction with dollar bills. While the dollar coin does have vending machine uses that escape those now open to the paper substitute, each type of currency has a convenience of its own, and beneficial properties best suited to simultaneous use. The rationale of RTI was essentially adopted January 5, 1977 when the Department of the Treasury called for a reduction in the size of the dollar coin.²⁰⁴

6. Other Denominations

While the subsidiary and minor coinage denominations minted for circulation have not been changed in the twentieth century, there have nonetheless been periodic calls for the introduction, or at least consideration, of alternate denominations. During World War Two, for example, the War Powers Act of 1942²⁰⁵ authorized the striking of a three cent piece to save critical war material.²⁰⁶ Somewhat later, then Under-secretary of the Treasury for Monetary Affairs Paul A. Volcker proposed the reissuance of a three cent piece as a minor coin to solve a "chronic shortage" of cents.²⁰⁷ RTI, in examining the national coinage preferences of the nine largest coin-using countries,²⁰⁸ discovered that only India utilized a denomination based upon three times a unit of value.²⁰⁹ RTI noted that a two cent coin was an efficient choice utilized in fifty of the 151 nations surveyed,²¹⁰ and that a "3 cent coin would be only slightly less efficient than a 2 cent coin."²¹¹ RTI nonetheless concluded that because "contemporary coinage systems utilizing a three cent coin are rare (in current use in only two of the 151 countries reviewed), and no organization surveyed recommended its use ... the 3 cent coin was ... excluded from further consideration."²¹²

A consumer-oriented approach stemming from the desire to minimize

1976: *Hearings Before a Subcomm. of the House Comm. on Appropriations*, 94th Cong., 1st Sess. 111 (1975).

²⁰³ See *SMALLER DOLLAR STUDY*, *supra* note 197, at 23. See also H.R. Rep. No. 95-1576, 95th Cong. 2nd Sess. at 3 (1978).

²⁰⁴ EXEC. COMMUNICATION No. 355, *supra* note 2, at 18-22.

²⁰⁵ Act of Dec. 18, 1942, ch. 767, 56 Stat. 1064.

²⁰⁶ *Id.* § 1. See Ganz, *Cents and Nickels Changed for War*, 11 COINAGE 32 (Sept. 1975).

²⁰⁷ See Ganz, *A Repetition of History*, Numismatic News Weekly, March 24, 1970, at 8 (quoting remarks of Max Frankel as reported in the New York Times).

²⁰⁸ These include the United States, Japan, India, West Germany, Canada, United Kingdom, Mexico, Brazil, and Taiwan. 2 RTI STUDY, *supra* note 26, at 3-2 para. 1.2.

²⁰⁹ *Id.* at 3-3.

²¹⁰ *Id.* at 3-2.

²¹¹ *Id.* at 3-5.

²¹² *Id.*

the effect of inflationary price increases resulted in a 1972 proposal by Director of the Mint Mary Brooks to revive the half cent. Price increases in vending machines could then be made in two and one-half unit increments, instead of the full nickel, leaving the consumer with a net savings of as much as one hundred dollars a year.²¹³ No implementing action was taken on either the Brooks or Volcker proposal, however.

Of more significant interest was the proposed reissuance of the two cent piece, which was struck originally from 1864 until elimination by the Coinage Act of 1873.²¹⁴ The use of this denomination has received renewed consideration by the Bureau of the Mint since inflation in the world price of copper first presented difficulties with the cent. Following inaction on the aluminum cent proposal,²¹⁵ Mint officials recommended that the two cent coin be adopted if an additional denomination was introduced.²¹⁶ The reasons supporting such a denomination were multifold. A major factor was that both cent production and the use of copper would be eased; a nearly proportional reduction in the number of one cent coins struck for each two cent piece produced could result.²¹⁷ A secondary consideration was the consumer benefit factor, in that a coin between the one and five cent denominations could absorb vending machine price increases²¹⁸ not unlike the proposed half cent.²¹⁹

One bill designed to implement the two cent piece has been introduced, using as a major attraction the bicentennial design theme.²²⁰ Interestingly, the 1974 joint study by the Federal Reserve and Treasury Departments suggested that "[i]ntroduction of a 2 cent piece with a bicentennial theme ... might be a way of generating acceptance and desire for the coin."²²¹ Representative Richard Schulze of Pennsylvania, then ranking minority member of the Subcommittee on Historic Preservation and Coinage of the House Committee on Banking, Currency, and Housing, pushed for adoption of the two cent piece during the Ninety-fourth Congress. At hearings held in September, 1975,²²² he coupled his initial proposal with that of a commentator²²³ to propose the commemoration of American colonial women as a bicentennial tribute.

²¹³ Interview with Hon. Mary Brooks, Director of the Mint, *quoted in Ganz, Revival of U.S. Half Cent Seen As Consumer Boon*, Numismatic News Weekly, June 13, 1972, at 8.

²¹⁴ The legislation omitted the denomination, thereby ending its production.

²¹⁵ H.R. 11841, 93d Cong., 1st Sess. (1973); 1974 Aluminum Cent Hearings, *supra* note 19.

²¹⁶ ONE CENT COINAGE, *supra* note 25, at 26.

²¹⁷ See 121 CONG. REC. E3425-26 (daily ed., June 23, 1975) (remarks of David Ganz on reduced cent production through use of a two cent piece). See also *Treasury, Postal Service, and General Government Appropriations For Fiscal Year 1976; Hearings Before a Subcomm. of the House Comm. on Appropriations*, 94th Cong., 1st Sess. 70 (1975) (remarks of Secretary Simon) [hearings hereinafter cited as 1976 Appropriation Hearings].

²¹⁸ 1976 Appropriation Hearings, *supra* note 217, at 240.

²¹⁹ See note 213 *supra* and accompanying text.

²²⁰ H.R. 8155, 94th Cong., 1st Sess. (1975).

²²¹ ONE CENT COINAGE, *supra* note 25, at 27.

²²² 1975 Coins and Medals Hearings, *supra* note 21.

²²³ See 1975 Coins and Medals Hearings, *supra* note 21, at 75-76 (report of B. Bondanza).

On the other side of Capitol Hill, Senator Charles McC. Mathias, Jr. of Maryland utilized the same article²²⁴ to advance the cause of a gold commemorative coin with an American revolutionary woman theme.

No action was taken on the two cent coin issue during the Ninety-fourth Congress because Mint officials made it clear that they were awaiting the completion of the Research Triangle Institute study on critical choices for American coinage before making any recommendations.²²⁵ RTI did examine the two cent question extensively, frequently in the context of replacing the one cent coin or as a denomination designed to co-exist with the smaller unit of account. Upon examination of the widespread use of the two cent piece in roughly a third of the world's nations and four of the nine largest coin-using countries,²²⁶ RTI concluded that "the use of a two cent coin substantially reduces the total number of coins required by reducing cent requirements."²²⁷ RTI found that "the use of a two cent coin results in an implied increase in the commercial efficiency of the coinage system,"²²⁸ despite the fact that in practice the one and two cent coins will not serve as perfect substitutes.²²⁹ The study projected that between fifty and seventy-five percent of the theoretical increase would be realized if a two cent coin were introduced into circulation.²³⁰

It was apparent that a majority of the nation's businessmen does not currently favor introduction of the tuppence, State revenue officials excepted.²³¹ RTI statistical data indicated that seventy percent of retail businesses, commercial banks, and automatic merchandising service firms surveyed opposed introduction of this denomination.²³² Despite this, RTI recommended introduction of a two cent piece to co-exist with the cent until the lower denomination could be phased out,²³³ noting that this "alternative is premised upon a forced substitution through restricted production of one cent coin"²³⁴ as a means of assuring circulation. RTI considered four distinct options in making this determination.²³⁵ The first was retention of the cent without a two cent coin. The second was a two cent coin of a size and thickness identical to the present cent,²³⁶ which would necessitate that the material or

²²⁴ See 121 CONG. REC. S16740-741 (daily ed. Sept. 25, 1975) (remarks of Sen. Mathias).

²²⁵ 1975 *Coins and Medals Hearings*, *supra* note 21, at 48 (remarks of Director Brooks). Formal action was recommended by EXEC. COMMUNICATION No. 355, *supra* note 2, just one day after the first session of Ninety-fifth Congress convened.

²²⁶ 2 RTI STUDY, *supra* note 26, at 3-2.

²²⁷ *Id.* at 3-5, 3-6 tab. 3-2.

²²⁸ *Id.* at 3-13.

²²⁹ *Id.*

²³⁰ *Id.*

²³¹ *Id.* at 3-30.

²³² *Id.* at 3-38.

²³³ *Id.* at 8-2.

²³⁴ *Id.* at 7-14.

²³⁵ *Id.* at 5-3.

²³⁶ *Id.* at 5-4 tab. 5-2.

configurational characteristics of the two denominations be distinct.²³⁷ The advantage of this approach, RTI claimed, was that in time the one cent coin could be legislatively valued at two cents. This was apparently rejected because of potential difficulties with manual processing operations, which affect eight out of ten American coins.²³⁸ Option three would maintain the present cent and introduce a two cent coin of 20.13 millimeters diameter, half way between the cent and nickel, of a thickness identical to the present cent. The fourth option differed from the third only in that the thickness of the two cent coin would be 1.77 millimeters, as contrasted with 1.57 millimeters in the present cent.²³⁹ The RTI study ultimately recommended that the fourth option be employed if the two cent coin were to be introduced.²⁴⁰

B. Denominations and Metallic Composition in a Proposed Revision of Coinage Laws

A great deal of time and effort has gone into past changes or attempted changes of metallic composition. Delay or inaction can be a critical factor with substantive effect on the overall production of the Mint and ultimately upon the coin-consuming functions of the economy. Similarly, lack of flexibility in the introduction of alternate denominations may plausibly be viewed as a handicap to an efficient system of coinage production. In terms of specifications of size, weight, and composition, it is clear that the ramifications of any changes affecting coin-operated vending devices would have to be carefully evaluated. It is equally apparent, however, that rigidity in size, at least in the case of the dollar, is a current handicap. The procedures for additions and changes in coinage should not be so inflexible as to prevent cooperation between the vending machine industry and the Treasury Department in determining the most practical requirements.

Authorization for the standard circulating coins with the exception of the half dollar, as well as the two cent piece, are found in section 301 of the Model Act appended. In addition, the Secretary of the Treasury would be permitted to authorize issuance of any denomination previously issued²⁴¹ but no longer coined, provided that certain steps are taken. This approach would retain the option of using a half cent or three cent piece when necessary, and would allow for certain higher denomination coins if deemed desirable. Leaving the size of the dollar open would permit reduction to the desired size following comprehensive testing by the Technology Division of the Bureau of the Mint.²⁴² As noted in

²³⁷ *Id.* at 5-3.

²³⁸ *Id.*

²³⁹ *Id.* at 5-3, 5-4 tab. 5-2.

²⁴⁰ *Id.* at 5-7.

²⁴¹ See appended Model Act at section 301 and commentary accompanying section 301(g).

²⁴² Despite the recommendation of the Treasury that a particular specification of the dollar be utilized, SMALLER DOLLAR STUDY, *supra* note 197, it is wiser to permit further study rather than to legislate the appropriate dimensions and specifications at this time.

the comments to the Model Act, the intent is to define coinage requirements broadly to permit change when deemed necessary by the Secretary of the Treasury. In the event that a denomination manufactured by the Mint became superfluous for economic or other reasons, the Secretary of the Treasury would have authority under section 307 of the Model Act, or under the general powers provision of section 207(j), to eliminate the denomination from the production schedule. A more specific explanation of the workings of these provisions may be found in the commentary accompanying the Model Act.

The reasons supporting the decision to eliminate the half dollar as circulating legal tender are obvious. More problematical is whether the one cent piece is a useful denomination in modern coinage. The cent is unquestionably the most heavily manufactured coin in American history. In the Lincoln Memorial reverse series alone, the Bureau of the Mint has produced more than ninety-six billion coins since 1959. Annual production continues to climb, and yet as the *One cent Coinage* study accurately noted the ineffective circulation of this denomination is apparent. While statistics are not available to support the conclusion, it is equally apparent that one cent coins are utilized by consumers for small-change transactions, particularly those involving sales or use taxes, and are shortly thereafter retired from circulation. As consumer purchases continue to increase, and as the rates of sales taxes rise, the demand for one cent coins will continue to drain the facilities of the Mint. This demand is so vast that by 1980, according to one estimate, the Mint will not be able to keep up with consumer demand unless additional facilities for production are authorized.²⁴³

Some of the demand for one-cent coins could be dispelled through implementation of a value-added taxing system with numerics rounded to the nearest five, and the introduction of a two cent piece would serve to lighten the production load substantially. The ultimate decision, however, will require a delicate balance between political pragmatism and the economic necessities of the nation. Perhaps the elimination of the cent on a fade-out basis of ten years should be considered, coupled with the introduction and retention of a two cent piece. Alternatively, both denominations might enjoy permanent, concurrent use.

Section 301 of the appended Model Act would allow for any of these alternatives, authorizing the cent as a denomination, and setting out the general specifications for coinage. Nonetheless, section 307 would permit the Secretary of the Treasury to discontinue production of any denomination when in his judgment it no longer effectively serves the national economic interest. In the event of such discontinuance, the denomination could be reinstated under section 301(1)(g) provided certain

²⁴³ See *Proposal Relating to Construction of Additional Mint Buildings: Hearings on S. 1339 and H.R. 6620 Before the Senate Comm. on Banking, Housing and Urban Affairs, 94th Cong., 2d Sess. 51-58 (1976)* (hearings on additional Mint facilities at Denver). RTI's examination concluded that cents will account for 85 percent of all coinage needs by 1985. 1 RTI STUDY, *supra* note 26, at 3-19. Further, RTI noted that a "penny mint" will be required to prevent massive shortage in selected areas of the nation because of the excessive demand, which should reach 37 billion by 1990 if unchecked. 1 RTI STUDY, *supra* note 26, at 3-16 to 3-12 (maps 3-17, 3-18).

prerequisites are met. The basic point, however, is that decisions regarding coinage denominations would rest in the discretion of the Secretary of the Treasury. The Model Act would remove from direct congressional concern the politically sensitive issue of ending the use of a denomination, and would institute efficient check and balance procedures to govern the participation of Congress and the Treasury Department in such decisions.

C. *Design Requirements and Design Changes*

Composition of coinage design, ranging from portraiture, symbols, and devices to emblems of the United States, was debated by Congress even as final preparations had yet to be made for the establishment of the Mint. In March, 1792, for example, debate in the House of Representatives centered around section 10 of the proposed Mint Act, which provided in part that:

Upon one side of each of the said coins there shall be an impression or representation of the head of the President of the United States for the time being, with an inscription which shall express the initial or first letter of his Christian or first name, and his surname at length, and the year of the coinage; and upon the reverse ... the figure or representation of an eagle with this inscription — "*United States of America ...*"²⁴⁴

The language ultimately adopted as section 10 of the original Mint Act was an "impression emblematic of liberty with an inscription of the word Liberty and the year of the coinage." The reverse of the precious metal coinage was required to bear the figure of an eagle, in addition to a statement of national origin. Section 18 of the Coinage Act of 1873 modified the initial specifications in requiring the Latin motto "*E Pluribus Unum*" to be inscribed, and permitting "*In God we Trust*" to be placed on coinage by the Director of the Mint acting with the approval of the Secretary of the Treasury. Still further amendment was added²⁴⁵ by the Act of September 26, 1890²⁴⁶ to prohibit change in the coinage design of any denomination more often than once in twenty-five years.

The quarter century provision notwithstanding, there is strong evidence of stability in American coinage designs at least insofar as the leaders commemorated on the obverse of the most heavily used coins: the cent, nickel, dime, and quarter. Lincoln's portrait has been on the cent since 1909, Jefferson's on the nickel since 1938, Roosevelt's on the dime since 1946, and the Washington quarter, originally intended as a commemorative of the bicentennial of his birth, has been issued regularly since 1932.

More problematical are the designs on the fifty cent piece and dollar

²⁴⁴ See 3 ANNALS OF CONGRESS 71, 484 (1792).

²⁴⁵ D. TAXAY, THE U.S. MINT AND COINAGE 286 (1966).

²⁴⁶ Act of Sept. 26, 1890, ch. 944, 26 Stat. 484 (current version at 31 U.S.C. § 276 (1970)).

— busts of John F. Kennedy and Dwight D. Eisenhower, two popular Presidents of different political persuasions. It has been charged, and can probably be neither proved nor refuted, that the Eisenhower dollar was an "equal time" provision in response to the Kennedy half dollar. With the proposed addition of the smaller-sized dollar, and the projected elimination of the fifty cent piece, both Eisenhower and Kennedy would disappear from the coinage scene.²⁴⁷

Since the 1890 minting law amendments, a number of private sculptors have participated in coinage design. St.-Gaudens became involved in the double eagle, and Pratt in the Indian-head gold pieces. Fraser created the Indian head or buffalo nickel, and Brenner the Lincoln cent. Weinman, MacNeil, and DeFrancisci also created new coinage in the pre- and post-World War One period, and in 1938 a national competition selected Felix Schlag to design the new Jefferson nickel. The works of these men have become recognizable standards in coinage design.

America's bicentennial coinage, bearing reverse designs emblematic of the Revolutionary era, added a new wrinkle to the law.²⁴⁸ The reverse designs by Jack L. Ahr, Seth Huntington, and Dennis R. Williams on the quarter, half dollar, and dollar, respectively, could be retained for as long or short a period as the Secretary of the Treasury prescribed.²⁴⁹ The twenty-five year limitation was therefore inapplicable, but it was initially unclear whether reversion to previous designs would take place upon discontinuance of the bicentennial pieces. This issue was of little practical import for the half dollar, which was on the verge of elimination, but the dollar coin tentatively scheduled to have new obverse and reverse designs could have been affected had Treasury Secretary Simon not mandated that the 1974 designs be returned in 1977.²⁵⁰ A further wrinkle, now largely historical, was the proviso in the One Bank Holding Company Act of 1970 which created the Eisenhower Dollar.²⁵¹ This provision not only specified an obverse design, but mandated that the reverse design depict the Apollo lunar landing. Had a different design been chosen for 1977, a real issue would have arisen whether an act of Congress would be required to return to other than the specifically-authorized design. This problem would be eliminated under the Model Act which, while retaining the overall twenty-five year limitation, would permit the Secretary of the Treasury certain options in making design changes.

In order to encourage the continued involvement of outside artists in coinage design, provision has also been made in the Model Act to permit their employment on a free-lance or other basis. It is preferable that

²⁴⁷ Ganz, *Our new small-size dollar coin*, 12 COINAGE 54 (Oct. 1976).

²⁴⁸ See generally D. GANZ, *AMERICA'S BICENTENNIAL COINAGE*, *supra* note 20.

²⁴⁹ 31 U.S.C. § 324d (Supp. V 1975).

²⁵⁰ See *Simon orders return to eagle reverses for dollar, half, quarter*, Coin World, Sept. 22, 1976, at 1, 3. But see H.R. REP. NO. 93-391, 93d Cong., 1st Sess. (1973), wherein the Mint suggested that commemorative coinage of limited duration attracts coin collectors and defeats circulation attempts. See also Ganz, *House panel questions dropping of '76 designs*, Coin World, Feb. 2, 1977, at 1.

²⁵¹ See 31 U.S.C. § 324b (1970). See change in H.R. REP. NO. 95-1576 at 8 (1978).

this be done within the strictures of a national design contest such as that employed for the bicentennial coinage,²⁵² which utilized an independent judging panel, the recommendations of the Fine Arts Commission, and ultimate congressional approval. As to the design requirements of the coinage law itself, the provisions of the Model Act represent basically the law as it is today. The Model Act would require the use of mottoes, emblems, and the like generally, but would grant the Treasury Secretary broader discretion in fashioning design requirements for specific coins.²⁵³

D. Mint Marks and Dating of Coinage

The dating of United States coinage with the year of manufacture and the placing of mint marks as distinguishing hallmarks are practices based upon common objectives. Both are designed, in principal, to assure the integrity of coinage struck at each minting facility and to assist in the maintenance of quality control over production.

The origins of the dating requirement are found in section 10 of the first Mint Act passed by Congress,²⁵⁴ which specifically stated that each piece shall bear the date of its coinage. Despite this exacting requirement, it is clear that there were numerous times, at least during the early years of Mint operations, in which all usable production dies were employed regardless of the year of manufacture.²⁵⁵ Except for certain pattern and experimental pieces, proper dating was employed throughout the latter part of the nineteenth century, and through the first sixty-four years of the twentieth century.

The use of mint marks has not been utilized as long as dating in this country, though the marks do have an ancient heritage.²⁵⁶ The first branch mint designed to supplement the operations of the parent Philadelphia facility was not authorized until 1835.²⁵⁷ While no specific act prior to 1965 can be found mentioning mint marks by name,²⁵⁸ it is clear from the interpretation given to section 4 of the Act of March 3, 1835, authorizing the creation of branch mints, that the use of mint marks was appropriate to insure uniformity of production and the ability to distinguish between products of the various minting facilities.

In the early 1960's the nation slipped into a coin shortage of massive

²⁵² D. GANZ, *AMERICA'S BICENTENNIAL COINAGE*, *supra* note 20, at 56-58 nn. 482-502.

²⁵³ *Id.* at 56 n. 487. The rules of the competition did require the statutory lettering. See Ganz, *Bicentennial Coin Contest Meant a Legal Circumvention*, *Numismatic News Weekly*, May 7, 1974, at 26.

²⁵⁴ Act of April 2, 1792, ch. 16, § 10, 1 Stat. 246.

²⁵⁵ Breen, *Silver Coinage of the Philadelphia Mint 1794-1916*, 159 *COIN COLLECTOR'S J.* 7 (1958).

²⁵⁶ See 1967 *Mint Mark Hearings*, *supra* note 70, at 19-22.

²⁵⁷ Act of Mar. 3, 1835, ch. 39, 4 Stat. 774.

²⁵⁸ See H. R. EXEC. DOC. NO. 307, 41st Cong., 2d Sess. 37 para. 4 (1870), wherein former Mint Director James Ross Snowden recommended that the departmental practice of using mint marks be required by law. See also 1967 *Mint Mark Hearings*, *supra* note 70, at 26.

proportions,²⁵⁹ and a search for dramatic solutions was begun by Congress, the Department of the Treasury, the Bureau of the Mint, the Federal Reserve, and representatives of commerce, industry, and banking. One of the solutions initially proposed was the retention of the coinage date beyond the calendar year,²⁶⁰ which represented in effect a return to earlier practices of the Mint.²⁶¹ The aim of the legislation was obvious from both the hearings²⁶² and contemporaneous comments: to put speculators in coinage of current vintage out of business,²⁶³ and thereby alleviate the coin shortage. When this legislation²⁶⁴ failed to bring the shortage under control, a new solution was suggested as part of the Coinage Act of 1965.²⁶⁵ "In order to prevent the withdrawal of the new coins from circulation on a large scale for collecting purposes, the ... legislation eliminates the mint mark from the new coins and also provides for dating the coins in such manner that collector requirements will be held to a minimum."²⁶⁶ Despite the suggestion of the 1965 Act, coin collectors were not the cause of the great coin shortage of the early 1960's, and to judge from the subsequent testimony of Mint officials they may not even have been a significant factor.²⁶⁷ The elimination of mint marks provided for in the Coinage Act of 1965²⁶⁸ proved no cure-all, and in mid-1967 the Treasury went back to Congress to request the return of its discretionary authority to employ the marks.

The alternative use of date-freezing techniques to control supply shortages has also been the subject of recent discussion.²⁶⁹ Authority for continuance of the 1964 date²⁷⁰ was repealed by the Coinage Act of 1965, which considerably broadened the scope of the date-freeze procedure by permitting the Secretary of the Treasury to employ the technique at any time in order to prevent a coin shortage.²⁷¹ Nearly a decade later,

²⁵⁹ See H.R. REP. No. 194, 89th Cong., 1st Sess. (1965) (preceding Treasury program); H.R. REP. No. 195, 89th Cong., 1st Sess. (1965) (Treasury crash program); H.R. REP. No. 1468, 89th Cong., 2d Sess. (1966) ("The Coin Situation").

²⁶⁰ H.R. 11893, 88th Cong., 2d Sess. (1964); S. 2950, 88th Cong., 2d Sess. (1964).

²⁶¹ See note 255 *supra* and accompanying text.

²⁶² Retention of "1964" on all Coins; Hearings on S. 2950 Before the Senate Comm. on Banking and Currency, 88th Cong., 2d Sess. (1964); Coin Shortage; Hearings on H.R. 11893 Before a Subcomm. of the House Comm. on Government Operations, 88th Cong., 2d Sess. (1964).

²⁶³ See note 262 *supra*.

²⁶⁴ Act of Sept. 3, 1964, Pub. L. No. 88-580, 78 Stat. 908 [originally codified at 31 U.S.C. § 324 (1964)].

²⁶⁵ Act of July 23, 1965, Pub. L. No. 89-81, 79 Stat. 254 (codified in scattered sections of 31 U.S.C.).

²⁶⁶ H.R. REP. No. 509, 89th Cong., 1st Sess. 10 (1965).

²⁶⁷ 1967 Mint Mark Hearings, *supra* note 70, at 9.

²⁶⁸ Act of July 23, 1965, Pub. L. No. 89-81, tit. II, § 204(a), 79 Stat. 254, (repealed by Act of June 24, 1967, Pub. L. No. 90-29, § 5, 81 Stat. 77 (codified at 31 U.S.C. § 324 (1970))).

²⁶⁹ 1967 Mint Mark Hearings, *supra* note 70, at 9 (statement of mint director).

²⁷⁰ Act of Sept. 3, 1964, Pub. L. No. 88-580, 78 Stat. 908 (repealed by Act of July 23, 1965, Pub. L. No. 89-81, 79 Stat. 254).

²⁷¹ Act of July 23, 1965, Pub. L. No. 89-81, tit. II, § 204(a), 79 Stat. 254 (amending REV. STAT. § 3517 (1875)).

a similarly worded section was required to be enacted to permit the concurrent manufacture of bicentennial coinage and coins with the previously-used design. This legislation²⁷² was enacted in direct response to criticism²⁷³ of the dual-striking proposal on the ground that it violated a congressional directive to manufacture specifically-dated coinage.²⁷⁴

Recognizing the problems that have become apparent through past experience, section 302 of the Model Act would grant specific discretionary authority to the Secretary of the Treasury to use mint marks or to decline to use them. The Model Act would continue the present authority for the utilization of date-freeze procedures when necessary, provided notice is given in the Federal register. A forty-five day exemption period would also be allowed at the close of each calendar year to permit the continuance of proof and uncirculated coin production with the previous year's dies.

E. National Medals, and Commemorative and Pattern Coinages

The products of the United States Mints intended for sale to collectors or for public distribution other than as legal tender are varied, but national mint medals, commemorative coinage, and pattern pieces or experimental and trial strikes have common characteristics in terms of functional purpose, past history, artistic creativity, and monetary reimbursement to the government. These items are discussed below, with focus on past and present history and proposals to standardize future roles.

1. National Medals

The origins of national mint medals can be traced to section 52 of the Coinage Act of 1873.²⁷⁵ Prior to passage of this Act, national medals had been struck by the United States Mint at Philadelphia "under departmental authority only."²⁷⁶ It is of some historical and contemporary interest to note the circumstances under which the codification and revision of coinage laws of a century ago dealt with national medals, particularly since the problems of that era have become magnified in the passing century.

Draft legislation for the Coinage Act of 1873, prepared by John Jay Knox, Deputy Comptroller of the Currency, provided that "national and other medals may be prepared at the Mint, under such regulations as the Superintendent, with the approval of the Director, may prescribe:

²⁷² Act of Dec. 26, 1974, Pub. L. No. 93-541, § 4, 88 Stat. 1739 (codified at 31 U.S.C. § 324i (Supp. V 1975)).

²⁷³ The issue was first raised in Ganz, *Bicentennial Ambiguities*, *Numismatic News Weekly*, Nov. 6, 1973, at 3. See also D. GANZ, *AMERICA'S BICENTENNIAL COINAGE*, *supra* note 20, at 55 n. 480.

²⁷⁴ 31 U.S.C. § 324e (Supp. V 1975).

²⁷⁵ Act of Feb. 12, 1873, ch. 131, § 52, 17 Stat. 432.

²⁷⁶ H.R. EXEC. DOC. No. 2, 43d Cong., 1st Sess. 471 (1873). For a history and catalogue, see R. W. JULIAN, *MEDALS OF THE UNITED STATES MINT: THE FIRST CENTURY* (1977).

Provided, That such work does not interfere with the regular coinage operations of said Mint."²⁷⁷ The draft was then circulated by Knox for comments; those comments pertaining to national and other medals prove an interesting analysis of the problems of the day. The highly respected Robert Patterson of Philadelphia, after extensive analysis of all facets of the bill, noted in pertinent part that "[i]t is alleged by outside parties, perhaps with injustice, that the superior facilities of the Mint in striking medals ... are used so as to break up all private business and competition."²⁷⁸ This criticism notwithstanding, section 53 of the revised draft²⁷⁹ utilized language identical to that in the original. This was not the version which ultimately became law as part of the Coinage Act of 1873, however. Section 51 of the final version stated that "dies of a national character may be executed ... and national and other medals struck ... [and] no private medal dies shall be prepared at said mint," all of which points to congressional intent "not to interfere with the legitimate business of private artists."²⁸⁰

The present requirements for national medal status are multifold: the dies for the medals must be of a national character, which term is not further defined; they must be produced at the Philadelphia Mint; and they may be executed by the chief engraver provided that the work does not interfere with regular coinage operations. Finally, no private medal dies may be prepared at the Mint, or any machinery used for that purpose.

Despite these seemingly stringent requirements, a number of laws recently passed by Congress have stretched the national medal legislation to its outer limits. In 1973 the San Francisco Assay Office was given permission to strike a national mint medal commemorating the centennial of the cable car containing the label "Struck at the San Francisco Mint," notwithstanding the opposition of the Treasury Department²⁸¹ based upon the apparent failure of the design to represent a national character sufficient to merit official medallic commemoration. To commemorate the centennial of Colorado statehood, additional legislation was enacted to permit the striking of national medals at the Denver Mint.²⁸² While the subject of this commemoration was deemed of sufficient national character, the striking should have been conducted in Philadelphia as required by present law.

Further abrogation of the principles set forth in the national medal statute was evidenced in 1973 when clauses were inserted into the national medal legislation authorizing the production of the Jim Thorpe medal and a medal commemorating the International Environmental

²⁷⁷ [1896] DIR. OF THE MINT ANN. REP. 461, 473.

²⁷⁸ *Id.* at 506; H.R. EXEC. Doc. No. 307, 41st Cong., 2d Sess. 20 para. P (1870).

²⁷⁹ *Id.* at 483.

²⁸⁰ CONG. GLOBE, 42d Cong., 2d Sess. 2307 col. 2 (1872).

²⁸¹ Act of Oct. 1, 1973, Pub. L. No. 93-114, 87 Stat. 417. This Act was passed despite opposition from the Treasury. See 1973 *House Bicentennial Hearings*, *supra* note 10, at 109.

²⁸² Act of Dec. 29, 1973, Pub. L. No. 93-228, 87 Stat. 944. See commentary on this Act in 1973 *House Bicentennial Hearings*, *supra* note 10, at 95, 152.

Exposition at Spokane,²⁸³ to be manufactured by private industry from dies approved by the Secretary of the Treasury. This was an effort by Congress to permit private medallic manufacturers to compete effectively with the Bureau of the Mint for the production of an evergrowing number of national mint medals — a return to the original intent of the legislation based in large part on the testimony of the President of Medallic Art Company before the Subcommittee on Consumer Affairs of the House Banking and Currency Committee in 1973 hearings.²⁸⁴ Despite this preliminary effort, it is clear from the subsequent reaction of the Mint that legislation authorizing outside control²⁸⁵ over either design or production is not popular within the Treasury Department.

It seems likely that private industry can compete successfully in the production of national mint medals, using hubs and dies created within certain statutory constraints, and competitive bidding appears a more than plausible means of awarding such contracts to private mints.²⁸⁶ Control over the dies would remain in government hands, but the actual manufacturing process representing the greatest profit-making operation would be controlled by private firms. As a further means of encouraging private industry to manufacture the medals, new statutory changes could be employed to require the Bureau of the Mint to surcharge the cost of its operations to more accurately reflect overhead and related intangibles, and to realize a profit on certain items produced. Such a proposal has already been made by at least one member of Congress,²⁸⁷ though opposition is still apparent.

The subject matter of national mint medals has also generated considerable controversy.²⁸⁸ An attempt was made in 1969 to set up informally the standards defining events deemed of sufficient national

²⁸³ Act of Oct. 19, 1973, Pub. L. No. 93-132, §§ 5-6, 87 Stat. 461 (Jim Thorpe); Act of Dec. 29, 1973, Pub. L. No. 93-221, §§ 4-5, 87 Stat. 913 (Spokane Exposition).

²⁸⁴ 1973 House Bicentennial Hearings, *supra* note 10, at 144, 153-156.

²⁸⁵ See, e.g., H.R. 7667, 94th Cong., 1st Sess. (1975), commented on by the Director of the Mint in 1975 Coins and Medals Hearings, *supra* note 21, at 46-48.

²⁸⁶ 1973 House Bicentennial Hearings, *supra* note 10, at 153-55.

²⁸⁷ See Ganz, *Effort to add minting surcharge threatens bill for ethnic medals*, *Coin World*, June 2, 1976, at 40. See also S. 425, 95th Cong., 1st Sess. (1977) (surcharge of 25 percent of the cost of manufacture added to proposed national medal). This is not without disagreement, however. Andrew Wahlquist, President of Commemorative Marketing and Communications Consultants, Washington, D.C., made contrary arguments against such a surcharge in a letter to Walter E. Fauntroy in his capacity as Chairman of the Subcommittee on Historic Preservation and Coinage of the House Committee on Banking, Finance, and Urban Affairs. Letter of May 3, 1977 (may be found in files of subcommittee). Wahlquist's firm is scheduled tentatively to market the U.S. Capitol Historical Society's medallic series, proposed in H.R.J. Res. 386, 95th Cong., 1st Sess. (1977). See 1977 Senate Medal Hearings, *supra* note 21, and the Senate Banking Committee amendment of H.R.J. Res. 386 adding a 25 percent surcharge. See also Ganz, *Capital Medal Bill Receives Panel's Okay*, *Coin World*, Nov. 9, 1977, at 1.

²⁸⁸ See, e.g., 1977 Oversight Hearings on National Medals, *supra* note 21, at 17-18. See also AMERICAN REVOLUTION BICENTENNIAL COMMITTEE, ADVISORY PANEL ON COINS AND MEDALS, TRANSCRIPT OF PROCEEDINGS, PLENARY SESSION 21-31 (1970) [hereinafter cited as ARBC PROCEEDINGS]. See generally notes 281-83 *supra* & 292-94 *infra* and accompanying text.

character to be commemorated by United States Mint medals.²⁸⁹ The Bureau of the Mint agreed at that time that "a broad yardstick might be considered and serious judgment made as to whether the individual or event influenced or is likely to influence the broad mainstream of American history and has enriched the lives of the Nation as a whole."²⁹⁰ The succeeding director of the Mint amplified this thought in a September 16, 1970 letter to the chairman of the pertinent subcommittee of the House Banking and Currency Committee, which handled coinage legislation and the subsidiary medal issue:

[T]he Mint takes the position that a national medal should have significance for all the people. It should honor only those events that have contributed to or advanced the history of the country, or those persons whose superior deeds or achievements have embellished our history or who are representative of the finest accomplishment in service to the nation.²⁹¹

Mint and Treasury Department officials, as well as members of Congress, appear not to have placed much stock in these guidelines. National medal commemoration of the International Environmental Exposition at Spokane was held by the Treasury's General Counsel "not [to] meet the guidelines for a 'national medal' agreed upon by the Subcommittee . . . and the Bureau of the Mint."²⁹² Medallic commemoration of Jim Thorpe was similarly questioned in committee,²⁹³ though not by the General Counsel,²⁹⁴ and a similar problem resulted during consideration of the San Francisco cable car centennial medal.²⁹⁵

Added problems in the production of national medals have concerned coinage design and the ability of the Bureau of the Mint to produce restrikes of original designs previously manufactured. Under the regulations promulgated in the Hobby Protection Act,²⁹⁶ restrikes or reissued medals need not bear the word "Copy" when the issuing authority is the United States or any foreign government. The effects of this provision are problematical because unwary or inexperienced collectors or purchasers could easily be deceived as to the true origins of a medallic creation. The exception for government-manufactured

²⁸⁹ Exec. Sess. of the Subcomm. on Consumer Affairs of the House Comm. on Banking and Currency, 91st Cong., 1st Sess. (Apr. 25, 1969), extracted in 1971 *House Bicentennial Medal Hearings*, *supra* note 21, at 21-24, and 1973 *House Bicentennial Hearings*, *supra* note 10, at 15-17.

²⁹⁰ See note 289 *supra*.

²⁹¹ Letter from Hon. Mary Brooks, Director of the Mint, to Representative Leonor K. Sullivan, Chairman of the Subcomm. on Consumer Affairs of the House Committee on Coinage and Currency, reprinted in 1971 *House Bicentennial Medal Hearings*, *supra* note 21, at 24, and 1973 *House Bicentennial Hearings*, *supra* note 10, at 17-18.

²⁹² 1973 *House Bicentennial Hearings*, *supra* note 10, 139.

²⁹³ 1973 *House Bicentennial Hearings*, *supra* note 10, at 120-132.

²⁹⁴ *Id.* at 115-16.

²⁹⁵ *Id.* at 96-114; Act of Oct. 1, 1973, Pub. L. No. 93-114, 87 Stat. 417.

²⁹⁶ Act of Nov. 29, 1973, Pub. L. No. 93-167, 87 Stat. 686 (codified at 15 U.S.C. §§ 2101-2106 (Supp. V 1975)).

restrikes was added at the request of the Treasury Department²⁹⁷ to accommodate the re-issuance of a series of medals commemorating the Revolutionary War era, but the exception applies generally to all mint-produced medals including an early national medal honoring Charles Carroll of Carrollton.²⁹⁸ Limitation of further use of this loophole is essential, and the pertinent regulation should be repealed.

²⁹⁷ See 16 C.F.R. § 301.1(d) (1976). See also Dingfelder, *The Hobby Protection Act*, 35 FED. BAR. J. 55 (1976).

²⁹⁸ H.R. 3427, 94th Cong., 1st Sess. (1975); Act of April 1, 1976, Pub. L. No. 94-257, 90 Stat. 302.

(to be continued)

Rare U.S. Coins Change Hands

Bowers & Ruddy Purchases

Rare 1876-CC 20¢

Bowers & Ruddy Galleries recently purchased the exceedingly rare 1876 Carson City 20-cent piece, one of about 15 known specimens. The coin obtained by the Los Angeles firm is in choice uncirculated grade, described as MS-65 on the ANA scale, and is being offered for \$59,950.

Although 10,000 20-cent pieces were reported coined in 1876 at the Carson City Mint, apparently very few of them, if any, actually were released into circulation. Of the few known specimens, only one shows any degree of wear. It is presumed that those in the hands of numismatists were set aside for assay purposes.

Although 20-cent pieces were made in large quantity in 1875, they soon proved unpopular with the public who confused them with the quarter of somewhat similar size and design. Accordingly, mintages fell sharply in 1876. In 1877, the director of the mint at Carson City was instructed to melt all of the 1876 20-cent pieces on hand, including, presumably, virtually the entire mintage of 10,000 pieces.

Today the 1876-CC 20-cent piece stands as one of the high points of American numismatics—along with other rarities as the 1894-S dime, 1913 Liberty head nickel, 1804 silver dollar, and 1838-O half dollar. Over the years, Bowers & Ruddy Galleries has handled about a half dozen specimens, none

nicer than that being offered now.

Information concerning the coin or concerning Bowers & Ruddy Galleries can be obtained from the firm at 6922 Hollywood Blvd., Suite 600-NR, Los Angeles, CA 90028.

Proof Quarter Dollar Sets Price Record

An 1855-S proof quarter dollar was recently sold for a record price of \$14,750 by Manfra, Tordella & Brookes, Inc., a New York based numismatic house, to Joseph Ellison, a private collector of rare U.S. numismatics.

The coin, known by its history as the Birdsall-W.W. Long Museum-Mariss-Grant Pierce - Groves - M.T.B. - Ellison 1855-S proof quarter dollar, is the only known proof specimen of this variety and is believed to be unique. It was the first silver quarter minted in California and very possibly the first silver piece produced there of any denomination.

The coin, originally donated by Birdsall, Superintendent of the San Francisco Mint, to the W.W. Long Museum, was eventually placed on the block by Stack's in 1965, where it sold for \$2,100. Once again it was offered for sale in 1974, when it sold for \$6,500.

The 1855-S quarter sold by MTB is actually a magnificent proof with steel and golden toning. Every star has its radial lines, and every device is sharp and well defined with reflective surfaces.

exonumia notebook

by David E. Schenkman
and H. Joseph Levine

Two Unusual Fiber Tokens

Many collectors are under the impression that the use of fibre compositions in the striking of tokens is a fairly modern innovation. And, while it is true that the vast majority of these tokens date to the Second World War era (when fibre was used as a substitute for metal), die sinkers such as L.H. Moise of San Francisco, California were using fibre as early as the 1890's.



Werner Mayer of New York owns the Bixby's Royal Polish token and the advertising card pictured here. According to him, S.M. Bixby and Company was located at 194 & 196 Hester Street, in downtown New York City. Samuel Bixby, founder of the company, was a native of New Hampshire, and commenced business in 1860, manufacturing shoe blacking. Over the years the company built a worldwide reputation for their blacking, which was considered to



be of the highest quality. In the 1890's they manufactured only two products - "Three Bee Paste Boot Blacking" and "Royal Polish" (which was a liquid boot dressing). By 1893 the company had grown to be the largest of its kind and employed approximately 150 people.

The Bixby token is brick red in color, and is 21mm.

The second token, which is owned by David Gladfelter of New Jersey, was issued by the Los Angeles Rubber Stamp Company, a large manufacturer of tokens and medals; Halfbone was evidently the trade name for their fibre composition. The initials on the reverse, N.S.G.W., stand for Native Sons of the Golden West. It would be interesting to know the use for which this token was issued. LARS' address on the token indicates that it was struck between 1910 and 1924.

This token is also brick red and is 38mm.—D.E.S.

Unusual Trade Tokens

These two tokens, although issued by completely different types of businesses, have one thing in common;

both have reverse legends not usually seen on trade tokens. Most tokens of this sort were struck with standard



reverse dies, which included the words "Good in Trade" or "Good in Merchandise" (or something similar).

The Urania Lumber Company's token specifies that it is payable twelve months after demand. Considering the fact that many lumber companies had a short life span and frequently changed ownership, it would seem that this company was anticipating financial problems when it issued the token. This theory, however, is contradicted by the fact that the Urania Lumber Company is listed in my R.G. Dun & Company Mercantile Agency books for 1920 and 1927, with a top credit rating. Although I'm sure it was readily accepted in trade



at the company's store as long as it was in business, this wording did give the management the option of refusing to accept it and delaying payment for one year. The token is aluminum and 26mm. I have seen other denominations of this token.

The second token, although specifying a 5c denomination, makes no bones over the fact that it is not legal tender. Perhaps this was done to comply with some existing law. The token was struck by L.H. Moise, a San Francisco die sinker, and his name appears in small letters on both the obverse and reverse. It was struck in nickel and is 21mm; most likely it was issued during the 1890's. —D.E.S.

Help Needed



These tokens are mavericks which have been in my collection for some time. I have been unable to learn anything about the merchants and am illustrating them in the hope that one of our readers will be able to furnish their locations.

The value of this token is its most unusual feature. One ton of just about anything is a very large quantity - my guess is that this was good for a ton of coal. The token is brass, 24mm, with blank reverse.

Drayage tokens are quite popular with vecturists, many of whom collect them along with regular transportation tokens. And, an argument could be

made for including drayage tokens with the transportation series. After all, they were good for fare, the only difference being that it was cargo instead of human. Most drayage tokens I have seen have been from southern and southwestern states. This specimen is brass, 29mm, with incuse lettering. The reverse is blank.

The West Lumber & Box Company issue might also be classified as a drayage token, as it is good for (hauling?) one load of wood. Lumber company tokens comprise another series becoming very popular with collectors. This one is also brass and 29mm. — D.E.S.



The authors encourage comments, suggestions, and additional information on reported pieces from readers, and ask that all inquiries be directed to David E. Schenkman, P.O. Box 274, Indian Head, MD 20640.

Three Dollar Gold Counterfeits

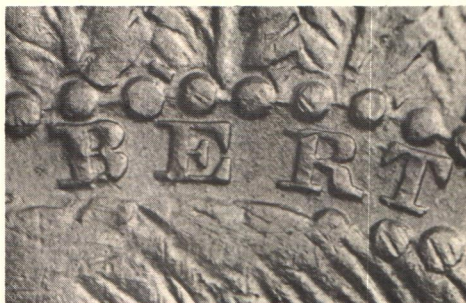
Two \$3 gold counterfeits that were relatively common about a half dozen years ago have reappeared in significant numbers on the numismatic marketplace in recent months, enough so as to warrant pointing out some of their characteristics.



On the piece dated 1857, most people notice a broken upper left serif on the I's of UNITED and AMERICA. However, there are genuine 1857 \$3's with these missing serifs, so they should not be considered diagnostic and further examination of the coins is merited.

On the counterfeits, there are depressions on the I and C of AMERICA, resulting from the transfer of circulation damage on the genuine coin from which these were copied. However, the depressions on the counterfeits have a smooth, matte surface similar to the rest of the letters, unlike the shiny surface found on genuine scrape marks. Similar depressions appear on the letters of LIBERTY, most noticeably on the center of the upright and on the bottom connector of the letter B.

Conclusive evidence that these are counterfeits, in our opinion, is the presence of numerous raised tooling marks on the tops of many of the letters



caused by the counterfeiter touching up the letters on the false dies. The tooling marks differ from the polishing marks sometimes found on genuine coins in that they are almost always found on the areas formed by recesses in the dies, whereas polishing marks on genuine coins are almost always found on the fields of the dies.

This counterfeit obverse is occasionally used for dates other than 1857. However, as far as we know at present, there are no genuine dates except 1857 that have the broken serifs on the letter "I."



The other counterfeit that has reappeared in rather massive quantities is the so-called "Omega" 1882/82 \$3. The omega mark appears inside the R of LIBERTY on the headband. This particular counterfeit obverse has also been used for 1874 and 1878 dated pieces, though 1882/82 is the most com-



monly encountered counterfeit of the three.

Numerous raised tooling marks appear around the date area of these 1882/82 counterfeit pieces. Apparently these resulted from an attempt by the counterfeiter to "correct" the repunched date. The effort also resulted in a very noticeable depression above the 2 of the date.

Other characteristics of these counterfeit \$3's include a rippled field around and above the entire date and a very round depression in the field just outside the wreath at 9:30 o'clock, directly in line with the short, vertical ear of corn.

There are many other characteristics that can be found on both the 1857 and 1882 \$3 gold counterfeits with some study. The ones we've pointed out we believe will be most helpful because almost all can be seen with a 10X magnifier.

Strawberry Coins

After one thrust of a wrecking bar, a demolition crew removing the old First National Bank building in Sarcoxie, Mo., was surprised to hear what sounded like money falling. But they hadn't found a fortune. Instead the crew found 11 boxes and 12 bank bags of coin-like tokens with the image of one or two strawberries on one side and the words, "Bank of Sarcoxie," and "one quart," "one tray," "six quarts," or "one crate," on the other.

The tokens were reminders of the days when Sarcoxie was known as "Strawberry Capital of the World." They were used to pay pickers to help simplify bookkeeping, and make change.

Merchants in Sarcoxie accepted the coins as cash and the bank would redeem them for money. At the height of strawberry production, 10,000 pickers worked in the area. The fields were most active from the 1880s until about 1940.

FEATURING **YOUNG** **NUMISMATISTS**

Roman Coin Project

by David R. Cervin, ANA 65523

Another milestone has been reached in the Roman Coin Project. Gerry Chipeur of Rokeby, Saskatchewan, Canada, is the first junior outside of the fifty states to complete the Basic portion of the RCP. Four others from Canada are participating in the RCP, and all have earned three Roman coins. Hopefully all are working on their YNCC, not so much for the coin that they will receive when they complete this work program, but rather for the very excellent basic knowledge of numismatics that they will acquire. The YNCC is an absolute must for all numismatists. To show how well it is received, two out of every three who "graduate" are adults!

But let's talk about this coin No. 4. It should be quite evident that the RCP is in no position to give away high grade Roman coins. Most are in adequate shape to read the emperor's name, but they may be generally described as weak, at least for the first three coins ... BUT, when you complete the YNCC you get your best coin, one that can probably be described as nearly Fine. Of what emperor? Right now I have half a dozen or so of Gallienus, AD 253-268, that qualify as Fine.

Clearly any junior can earn these four coins which signify completion of the basic portion of the Roman Coin Project. Now we're ready, as is Gerry Chipeur, to work on the advanced portion of the RCP. Once again four coins may be earned, but this time Byzantine coins are awarded. What is meant by Byzantine? It was Constantine the Great (yes, as one of your first three coins earned, you'll receive one showing him or one of his three sons, Constantine II, Constans, or Constantius) who founded Constantinople in A.D. 326. This became the Roman Empire of the East and was to survive for almost one thousand years after the fall of Rome in A.D. 476.

The Byzantines were Christians and very religious. Some of the coins that you will receive will say, in a strange combination of Greek and Latin, JESUS CHRIST, KING OF KINGS. Even though you presumably have no knowledge of Greek or Latin, you will be able to recognize the words Jesus Christ. Most of these coins are quite large, about the size of a half dollar. Many carry a frontal bust of Christ and the letters IC (Jesus)

Recent earners of
Roman and Byzantine coins are:

Seventh Coin Earners

(500 words published in a national publication)
Larry Gentile, New Rochelle, N.Y.
Joyce Cochrane, Ashville, N.C.

Sixth Coin Earner

(Signed second and third new ANA member)
Joyce Cochrane, Ashville, N.C.

Fifth Coin Earner

(Signed first new ANA member)
Kent Choquette, Longmont, Colo.

Fourth Coin Earners

(Indicates completion of the Basic RCP. Recipients also receive a copy of Head's Handbook of Greek and Roman Coins.)

#50 Kent Choquette, Longmont, Colo.
#51 Gerry Chipeur, Rokeby, Saskatchewan, Canada
#52 Ira Birns, Long Beach, Calif.

Third Coin Earners

Simcha Laib Kuritzky, Columbia, Md.
Loren Weisbrod, Redlands, Calif.
David Halpern, Jamaica, N.Y.
Leo F. Cortisoz, II, Dorchester, Mass.
Dean Maffei, Holliswood, N.Y.
Charles Burk, Killeen, Tex.

Second Coin Earners

Loren Weisbrod, Redlands, Calif.
Simcha Laib Kuritzky, Columbia, Md.
Leo F. Cortisoz, II, Dorchester, Mass.
Dean Maffei, Holliswood, N.Y.
Mark D. Carnegie, Middleton, R.I.
Alan S. Fisher, Mexico, Mo.

First Coin Earners

Wayne Goode, Huntsville, Ala.
Loren Weisbrod, Redlands, Calif.
Jeffrey Nadaner, Great Neck, N.Y.
Simcha Laib Kuritzky, Columbia, Md.
Leo F. Cortisoz, II, Dorchester, Mass.
Dean Maffei, Holliswood, N.Y.
Robert Schryver, Ann Arbor, Mich.



Genuine

featuring fakes

the names and addresses of 100 outgoing parcels from the person under investigation. Then, a week or two later, the Postal Inspector wrote to each of those addressees, asking, "Are you satisfied with the coins you've just received from Mr. XYZ?"

Only two replied that they were not satisfied . . . and 98 said they were satisfied. (Satisfied, that is, until some day when they'll want to sell those coins!)

So, you see, the sharpie has two large groups of potential victims . . . those not informed about added mintmarks, and those who can't detect a whizzed coin.

It's the shine which sells it!

The fact is, of course, that a whizzed coin usually shines much, much more than does a truly uncirculated coin . . . and the whizzing hides the worn spots, such deception being the only reason for whizzing any coin.

With all the sharpies . . . for there's more than one . . . the pattern of their operations is almost identical.

Usually the sharpie starts out using his own name. (Often, after several months when enough collectors have learned to associate the sharpie's name with whizzed and/or altered or counterfeit coins, the sharpie adopts some solid-sounding company name.) When the sharpie first embarks upon his business of over-grading, he places big ads in the coin press. His advertised prices are about 70 percent of what an honest, fair dealer would charge. (The collector should keep in mind that seldom is there more than a five percent variance between the pricings of any two honest, knowledgeable dealers.) Because his victims are trusting souls, besides being untrained in grading and in fakes, the coin publication rarely receives a complaint, and his ads continue raking in the dollars. But, slowly the volume of complaints grow to the point where the coin publication "shops" the advertiser, and finding the complaints justified, cancels his advertising contract.

But, does that bother the sharpie?

A month goes by, and the coin publication receives a dealer adv from a differently named firm. Of course, it's our same old sharpie under a new name. If the sharpie can work the words "rare" and "investment" into his new name, all the more fruitful . . . fruitful for the sharpie, not for the collector! (The sharpie knows that some legitimate dealers have those words in their corporate names.)

With his new name he either rents a postoffice box, or uses his mother-in-law's home address. But the new name is, of course, a nom-de-gyp.

In time, the advertising managers of the coin magazines and papers learn to detect

the same style of wording and arrangement of the sharpie's hand, and they refuse to accept any advs under any of the some six or eight nom-de-gyp names the sharpie will have used over a period of just a very few years. Sometimes he'll have four names going for him at the same time.

Blackballed by the coin press, the sharpie now turns to direct-mail advertising, his favorite scheme being "mail bids." (Of course, honest dealers also use mail bids in their sales schedules, and that's what makes the trusting collector fall for the sharpie's mail bids.)

When he runs out of names, what?

Your sharpie next prepares some advertising, leaving the advertiser's name and address blank.

With the adv copy in hand, he visits a different city on the other side of the state, visits with a local coin dealer, persuades that local dealer to run the adv under the local dealer's name and address. What financial or commission arrangement the sharpie made with that local dealer, I don't know.

That scheme works quite well for a time . . . so he repeats the "arrangement" with another dealer in each of two or three other towns in separated parts of the state.

You gotta hand it to that sharpie . . . he has a big, though crooked, imagination!

The sharpie must chuckle to himself when he recognizes names, many names, of collectors whom he'd already "taken" under several of his previous nom-de-gyps. That sharpie's patron saint must be P. T. Barnum. And the sharpie's escutcheon must be embossed, "There's one born every minute!"

Let's see how the sharpie works it . . .

The subscriber sees in his favorite coin publication the advertised "Ch BU" bargain at, say, \$200.00. The reader, knowing that most dealers are getting \$300.00 for that coin in "Ch BU" (MS-65) grade, rushes to the postoffice to mail his check for \$200.00 to the sharpie advertiser.

Eventually the collector will receive in a stapled 2" x 2" a very shiny coin which the collector assumes to be BU (MS-60 or -65) because it says so on the 2" x 2" holder.

But, of course, the coin actually is not a "BU" but is only an "EF whizzed."

Now, please follow me closely as we trace that \$200.00 "investment" our collector made.

Now, the regular, legit retail price for just an AU-55 . . . a properly graded AU-55 . . . is, say, \$200.00. And \$200.00 is the amount of the check for \$200.00 which the collector mailed to the sharpie, expecting to receive a bona fide "BU" (MS-60 or -65.)

But the sharpie did not receive an MS-60 or -65. Neither did he receive an AU-55.

What the collector did receive was an EF-45 whizzed, shiny as all get-out! But the collector, feeling he knew all about grading, had not broken down and spent \$6.95 for a copy of *Official ANA Grading Standards for United States Coins*.

Now, stay with me . . . the regular, honest retail price of an EF-45 was only \$150.00 retail. \$150.00 for a bona fide EF-45. So, "falling for" the sharpie's adv, the collector actually paid \$200.00 for a \$150.00 coin. But he won't know he's been robbed until he . . . or his widow . . . tries to sell the coin.

Actually, the collector is worse off than that. The knowledgeable numismatist will drop the price of a whizzed coin to one grade lower than the whizzed coin actually is, or was, prior to it having been whizzed. Thus, if he sells the coin to a knowledgeable collector, he'll be lucky to get \$100.00 for his \$200.00 "investment."

Now, back to YOUR 1916-D dime . . .

How many added "D" 1916-D dimes are in collections today?

Sharpen your pencil.

The "mintmark factory" in Scranton, Pennsylvania, operated for nearly five years. (Harrisburg was one of the outlets for soldered-on mintmark coins.)

That "mintmark factory" had at least two craftsmen full time soldering mintmarks. I met one of them.

Let's say it took one worker 15 minutes to solder and polish one coin, although I believe he could do better than that.

XC (Christ) on either side of the portrait.

Some Byzantine coins are dated by the regnal year of the emperor. These coins have ANNO (in the year of) and then a Roman numeral for the regnal year. Thus when you determine the inauguration year of the emperor, the exact year of minting is easily calculated. Note that this can rarely be done for most ancient coins.

How many Byzantine coins can you earn? Four. Thus, when you finish the entire program, you will have earned eight coins—four Roman and four Byzantine. For completing the program, you get a bonus coin that you choose from a list of coins. Additionally you will receive two booklets enroute.

Clearly no junior can afford not to participate in the RCP.

Geneva R. Karlson, ANA Librarian, Retires

Geneva R. Karlson, librarian of the ANA for the past eleven years, has decided to put her "book keeping" duties into other hands and take an early retirement. Incidentally, Genie was the first ANA employee to take advantage of its retirement plan, set up several years ago, when she left on October 31.

Genie was born in Washtenaw County (Ann Arbor, Ypsilanti, Willow Run) and graduated from Eastern Michigan University with a BS degree in English. She took graduate library science courses while working in the school library.

During World War II she was employed in Ford's Willow Run plant where all-important "B" heavy bombers were built. Genie remembers helping to compile and send daily records on stocks of strategic materials and production data direct to the White House. Nor has she forgotten a visit to the plant by President F. D. R. himself.

After a previous sojourn in Colorado Springs, Genie and husband Richard made it their permanent home in 1947. They brought daughter Jamie with them from Kansas, while son Rickey was born in the Springs.

Many members of ANA can attest to Genie's helpfulness in getting information to them from the library. It was largely through her persuasion that management approved production of the 1972 library catalog and subsequently the much improved 1977 edition. The



Board of Governors voted the prestigious Medal of Merit to her in 1973.

Nancy Stith, who has served well as cataloguer and Genie's assistant for nearly two years, has been named acting librarian.

Notice to All ANA Member Dealers

All ANA dealers desiring bourse space at the 88th ANA Anniversary Convention scheduled to be held July 29 through August 3, 1979 at Stouffer's Riverfront Hotels in St. Louis, Missouri, should make their requests for bourse application forms to: ANA Bourse Applications, P.O. Box 2366, Colorado Springs, CO 80901. *Deadline for receipt of completed forms at ANA Headquarters is December 15, 1978.*



Added Mintmark

virgil hancock's

You see here two 1916-D dimes, very nice pieces . . . but one has a counterfeit "D" soldered to a Philadelphia dime . . . and the other is a genuine coin . . . and the owners until recently were very proud of their acquisitions.

A US Postal Inspector painstakingly has been building a case of using the US Mails with intent to defraud against the sharpie seller of the soldered-on "D" coin.

The Postal Inspector came across one collector who'd bought that 1916-"D" coin.

The Inspector asked the happy owner if he was satisfied with his purchase from the sharpie.

The owner said, "Yes."

The Inspector then suggested that the owner of the dime send it to ANACS, 818 North Cascade, Colorado Springs, CO 80903.

Yep, you guessed it . . . the "D" had been soldered to a Philadelphia 1916 dime.

Hopefully, by the time this page reaches you, a federal judge will have closed the US Mails to the sharpie and to his employees, and a federal grand jury will have indicted the sharpie for using the US Mails with intent to defraud. For defraud he did!

How did the sharpie "get by" for so long?

Now you ask, "How was the sharpie able to do such a land-office business for so long a time before "the law" stepped in?"

Draw up a chair and I'll tell you.

First, the sharpie knows that most folks like a bargain. Most folks like to feel they outwitted the seller.

Second, the sharpie knows that 99 out of 100 collectors cannot detect a soldered-on mintmark. (But 99 out of 100 think they can!)

Third, the sharpie also knows that 98 out of 100 collectors never have been taught the difference between a "whizzed" coin and a bona fide uncirculated (MS-70, -65, -60) specimen. If you don't believe it, watch the number of collectors who buy "whizzed" coins which are marked "BU" or "UNC" at some coin shows.

Want an instance proving that most collectors can't tell the difference between a BU (MS-70, -65, -60) and a whizzed coin?

In 1972 the US Postal Inspector put a "cover" on the outgoing mail of one dealer, Mr. XYZ, who was known nationwide among coin dealers as selling primarily whizzed coins. In fact, other dealers sold their "sliders" to Mr. XYZ who'd whiz them for sale as "BU."

What's a Postal Inspector's "cover" on outgoing mail? The local postmaster copies

That'd be 32 coins per craftsman in 8 hours, 40 hours a week, 50 weeks a year.

That's a total of 64,000 faked mintmarks a year per craftsman. For two workers, 128,000 Philadelphia coins reborn with new mintmarks each year, and they operated for almost five years.

And their salesman for that Scranton outfit, arrested in Los Angeles, told me they'd taken in some \$5,000.00 in less than five years, selling in wholesale lots. (I can't prove it, but I've a hunch that some of the quantity buyers suspected the coins were not the same as when they'd left Philadelphia.)

Of course, some of those annual 64,000 faked mintmarks were on 1893-S Morgan dollars, and on other scarce coins, but the 1916-D dimes seemed to have been the "best seller."

In Milwaukee, I, myself, examined 84 of his 1916-D dimes, their D's so perfectly soldered that only with my trusty Nikon 30-X scope could I prove their 84 D's had been soldered to 84 Philadelphia dimes.

How many 1916 added "D" dimes in your bankbox?

Hopefully, collectors now will have all their 1916-D dimes examined by ANACS. The sooner, the better. It's better to learn any bad news now than later.

Hopefully also, collectors now will insist that the coins they buy will have been graded as to wear and authenticated as genuine by ANACS and ANA Grading Service.

Then . . . and then only . . . will we clean up the hobby . . . and the re-sale value of your properly graded, genuine coins will be increased substantially!

As a starter, send your 1916-D dimes today to ANACS, 818 North Cascade, Colorado Springs, CO 80903.

Thanks for listening!

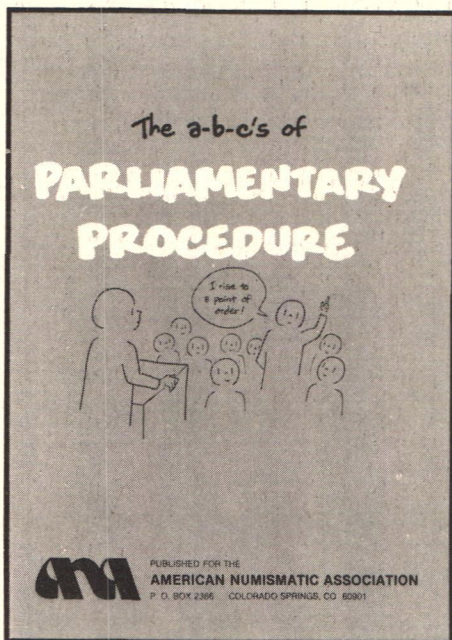
Helpful Organizational Aid Offered to Sponsors of New Members

The a-b-c's of Parliamentary Procedure, a 16 page booklet offering concise descriptions of parliamentary procedures, is the latest incentive being made available to ANA members as part of the ANA's membership drive. This booklet will be a useful tool for anyone involved in the formal business of any hobby, social or business organization, whether as an officer or member-at-large.

Parliamentary procedure has a long history, having originated in early English Parliaments to provide a set of rules for conducting meetings which would allow everyone to be heard and decisions made without confusion. These procedures traveled to America in 1876 when Henry M. Robert published his manual of Parliamentary Law. Today, *Robert's Rules of Order*, newly revised, is the basic handbook of operation for most clubs and organizations.

The *a-b-c's* booklet, a simplified version of Robert's epic, is available to those sponsoring a new ANA member upon request only. Direct the new membership application to: Parliamen-

tary Booklet, ANA, P.O. Box 2366, Colorado Springs, CO 80901.





Alfonso J. Cervantes Convention and Exhibition Center

Join in the Spirit of St. Louis

Come July 1979, the past, present, and future will all come together when the American Numismatic Association joins forces with St. Louisans to celebrate the 75th Anniversary of the St. Louis 1904 World's Fair commemorating the Louisiana Purchase. From Sunday, July 29th, through Friday, August 3, 1979, numismatists from coast to coast will gather in that historic city well known throughout the hobby for its appreciation of numismatic lore, to participate in our nation's most important annual numismatic event — the ANA 88th Anniversary Convention.

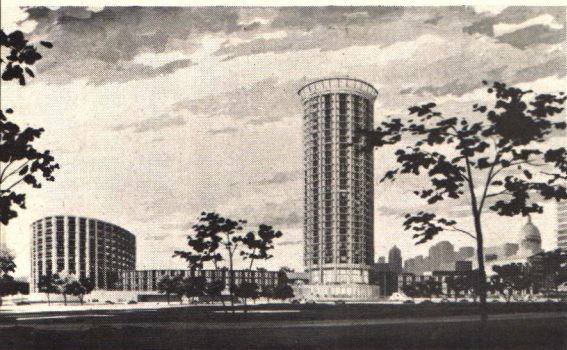
Traditionally, Professional Numismatists Guild Day, Sat., July 28th, will precede formal opening of the convention on Sunday. Additionally, an auction of important diversified numismatic material by New England Rare Coin Auctions of Boston, Massachusetts will be featured, as will meetings of various specialty groups and special events in-

cluding local sightseeing and other entertainment.

Guided by attendants of the ANA 1978 Houston convention who generally expressed pleasure with the newly-instituted convention conduct format, once again a schedule of divided morning meetings, afternoon and early evening bourse, and evening social hours will be employed. Although earlier plans placed the St. Louis convention elsewhere and at later dates, conventioners are reminded of the new dates above, and of the new locations of Stouffer's Riverfront Towers which will function as Convention Headquarters; the Sheraton which because of its proximity to bourse and exhibits, presumably will be favored by dealers and exhibitors; and the nationally-acclaimed spacious Cervantes Convention and Exhibit Center which will house the bourse, exhibits, and other convention-relation features.

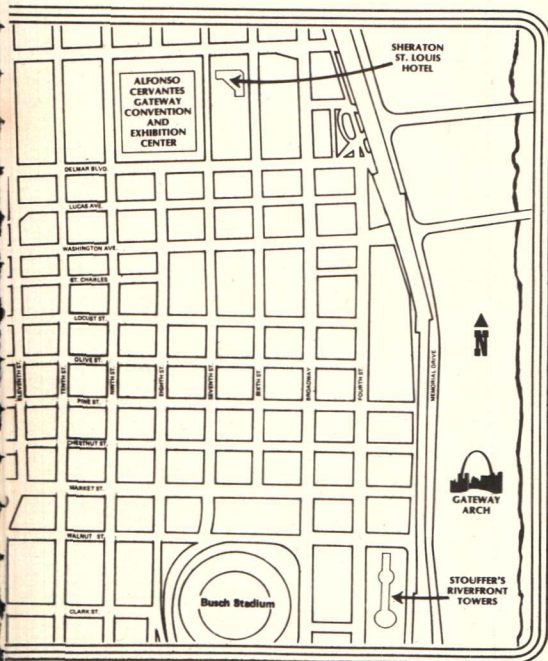
Participating dealers and exhibitors —

Stouffer's Riverfront Towers





Sheraton St. Louis Hotel



indeed everyone — will be pleased to know that both activities will share a common room served by convenient security facilities. Intra-building eating and postal facilities for outgoing mail will offer added conveniences, and the proximity of the overall convention to the heart of St. Louis will serve the numismatist and pleasure seeker alike.

Both hotels are offering special rates, and reservations currently are being accepted. A single card accommodating both is now available upon request to

Convention General Chairman, Mrs. Bernice F. Stevenson, 19 Roclare Lane, St. Louis, Missouri 63131. Mrs. Stevenson reports keen interest in the convention back-dating as far as Spring of this year, and recommends prompt requesting of, and submission of, completed cards directly to the hotel (one address serves both hotels). Although telephonic requests for reservations (not forms, which must be obtained from Mrs. Stevenson) to the hotels are acceptable, written reservation requests are favored to preclude misunderstanding, confusion, and disappointment. All types of reservation requests must indicate ANA convention attendance to receive special price advantage. As in Houston, continuous free commuter transportation between the two hotels and the convention center will be provided those registrants only. Therefore, conventioners are strongly urged to utilize those facilities.

Organizations wishing to hold activities at convention should direct inquiries to Mrs. Ruthann Brettell, Convention Coordinator, Box 2366, Colorado Springs, CO 80901, who will do all meeting scheduling. Would-be exhibitors should address their request for exhibit applications to exhibits chairman James. S. Moores, P.O. Box 265, Collinsville, IL 62234, who will answer all requests as forms become available. Those who enjoy using the Hospitality Room and would like to see it expand its offerings are invited to contact the general chairman on financially subsidizing Hospitality Room activities.

The ANA, in recognition of the city's stellar role in the westward expansion of our great nation, welcomes the opportunity to tangibly demonstrate its appreciation of and interest in the city's historical heritage by dedicating its 88th Anniversary Convention to the City of St. Louis and its people, whose past and present reflect a story of indomitable courage, vision, and perseverance, earning for it and them an irrefutable place in the annals of our nation's history. Comprehensive 1904 World's Fair exhibits, special programs employing that theme, and a medallion tribute featuring

both the Fair and the Louisiana Purchase will highlight our week's activities, to all of which the public is cordially invited.

So, make plans NOW to Join In The Spirit of St. Louis on The Mighty Mis-

issippi where a numismatic convention designed to stir even the most lethargic conventioneer will combine forces with the past, present, and future to welcome you with open arms.

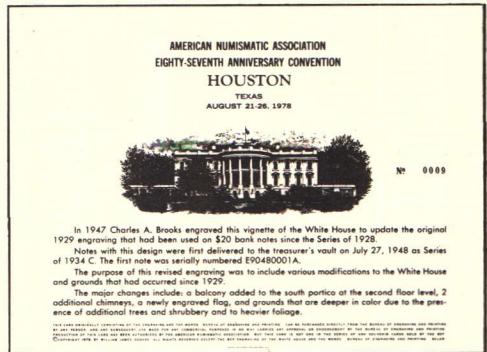
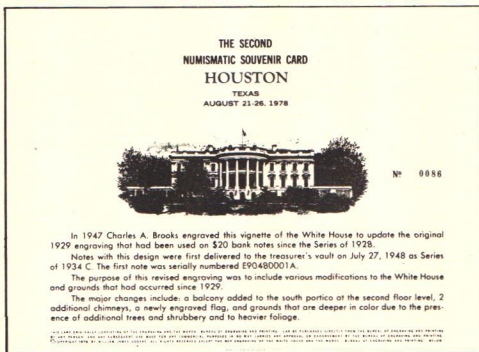
Patrons Needed

Patrons for the ANA's 87th Anniversary Convention, to be held July 29th through August 3rd in St. Louis, are sorely needed to help subsidize the cost of the convention program, along with tours and events offered to conventioners at less than cost.

This year there are four categories of patrons being offered, each of which will have a separate listing in the convention program: Collector, minimum \$5; Dealer, minimum \$10; Club, minimum \$10; and Benefactor, minimum \$25. Naturally, larger amounts are encouraged and appreciated, and all donations are tax deductible.

Help make the 1979 ANA convention one of the best ever! Send your check, made payable to the 87th Anniversary ANA Convention to patrons chairman John Foster, P.O. Box 13498, St. Louis, MO 63138.

Souvenir Card Commemorating ANA Houston Convention Issued



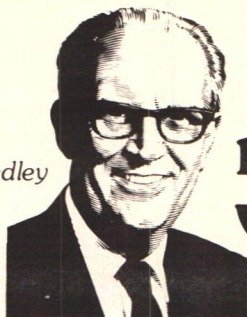
William Doovas of San Gabriel, California, is issuing two versions of an illustrated souvenir card marking the recent ANA Houston convention. This privately issued souvenir on a Bureau of Engraving and Printing vignette card will be welcome to those who were disappointed that the B.E.P. was unable to print an official souvenir card this year due to the production of the new 15¢ postage stamp.

"The Second Numismatic Souvenir Card, Houston, Texas" in an uncanceled version is available for \$3.50, while the uncanceled "American Numismatic Association Eighty-Seventh Anniversary Convention, Houston, Texas" card sells for \$4.00. All orders should include \$1.50 for mailing, packing, and handling charges. Only one handling charge will be made if both cards are ordered concurrently. First class mail delivery is standard; however, if insurance and/or registered delivery is desired, purchasers are requested to send an amount sufficient to cover the additional services. 60¢ from the sale of each of the \$4.00 cards will be donated to the ANA.

No orders will be honored following the deadline of January 31, 1979. Delivery of either version of the souvenir card will be made in order of receipt, early in the year. Since stock for the souvenir cards is printed by the BEP in small quantities, an exact delivery date is not known at this time. However, any person enclosing a self-addressed stamped envelope with his order will be advised when a more definite mailing schedule is known.

All correspondence should be addressed to William F. Doovas, P.O. Box 457, San Gabriel, CA 91776. California residents should include proper sales tax or a properly completed California resale card.

by glenn b. smedley



numismatic vignettes

■ We have, at this writing, twenty-seven individual members and one museum member in the Philippine Islands. Incidentally, this includes member G-3274 who joined ANA in 1928 and became one of our Golden Members this year at the age of 94, if my reading of his history is accurate.

But this vignette concerns another member in the Philippines: Angelita G. Legarda, M. D., Numismatic Consultant to the Money Museum of the Central Bank of the Philippines, President of the Philippine Numismatic & Antiquarian Society, AND (perhaps most importantly) a most gracious lady. She attended the Houston convention (see *The Numismatist*, Nov. p. 2289, for pic.), following which we've had a bit of correspondence. We'd all do well to adopt her system of values and attitude toward life, as touched upon in these excerpts from her recent letter to me.

"By now the post-mortems on the Houston convention will have been made, and I'm sure all the pros and antis will have had their say. For my part, I look upon A.N.A. conventions as an opportunity to see old friends and make new ones, so regardless of what happens or doesn't happen at any given convention I find attending it a very satisfying experience. I did have a run of bad luck in Houston ... (but) the memories of the bad things fade away, and what remains is a lasting satisfaction from the many good things: the chance to see and talk to old friends, the warmth extended by so many wonderful people, plus the added bonus of being able to add a few items to the coin collection.

"If you knew what a joy it gave me to find that little (present) for you, you wouldn't concern yourself too much

with thanking me. It was really great fun for me to surprise you with it, and I was enjoying the thought all the way from HongKong to Houston, so I got at least as much pleasure from it as you did — probably even more! I do believe that if we can enrich our lives from day to day by giving a few moments of unadulterated joy to others we inevitably end up ahead in this great ratrace which is life, don't you?"

Yes, Dr. Angelita, your prescription is excellent; now if we'd only adopt your philosophy, life would be less ratrace and more humane living. Even the ANA might return to what our founding fathers envisioned!

■ A rose by any other name, it's said, would smell as sweet! Maybe so; but then, a rose can't object if you call it another name, or if you misspell its name. But you and I can, and probably will if we see it in print.

If I say your green eyes are blue, maybe I'm color blind. If I think you are German and you say Dutch, I'm just not up on nationalities. Even if I guess your age at 40 and you are only 39 — well, we can still be friends. But your name, that's personal!

What am I getting at? Just this: **please** call this magazine by its 90-year old name, *The Numismatist*, not just *Numismatist*. There are many numismatists, but only one *The Numismatist*. It has been so for 90 years and in the custody of thirteen editors. Let editors come and go, as they have and will, but let one thing not expire — *The Numismatist*. It's good, it's respected, and it's registered *The Numismatist* in the United States and Canada.

Museum News and Views

by Ken Hallenbeck, Curator

Museum donations seem to be received sporadically; we may get nothing over a period of time, then all of a sudden we get a number of donations. Most of the donations are of modest size or value, but nevertheless much appreciated since each in its own way can contribute to the exhibits or reference collections of the ANA, your association.

Some of our collections of various series are quite weak, especially early U.S. and Colonial American coins and currency. Yet, thanks to several excellent large donations combined with some smaller ones, we have some nice reference collections of Mexican coins and paper money, elongated coins, German crowns, Civil War tokens, and the currency of various foreign countries.

An interesting problem that our ANA museum has is that of keeping up with the modern foreign proof and uncirculated issues. We are fairly weak in this area as we don't have the funds to buy the new issues, and those who issue and market these don't often remember the ANA with a donation. For those of you considering a donation of modest size to the ANA, we certainly could use uncirculated and proof sets of foreign coins issued in the last fifteen to twenty years.

One of the largest and most outstanding donations in recent years has been quietly received in two installments, one in 1976 and another in 1977, from Mr. W.P. Churchill of New York. The 1976 donation consisted of complete sets of Flying Eagle, Indian Head, and Lincoln cents in proof and uncirculated condition, with all major varieties *plus* fifteen (15) Judd pattern pieces. These are housed in custom plastic holders.

Outstanding among the patterns is an R-8 Judd 205. Other superb patterns by Judd numbers are 149, 156, 161, 168, 193,



Judd 149



Judd 156



Judd 168



Judd 193



Judd 486



Judd 570

203, 208, 213, 226, 228, 299, 300, 302, and 1721. Present in the donation is the ever popular and interesting 1856 Flying Eagle cent as well as an 1858 over 1857 Flying Eagle cent.

The Indian Head cents are a beautifully put together set of proof and uncirculated pieces ranging in color from iridescent purple and red, to pink and orange and a copper nickel color more like the earlier cents than bronze ones. The Indian Head cents are not only a study of dates, mintmarks and conditions, but a study of patinas and patinations. The variations in colors above make this set a most significant contribution.

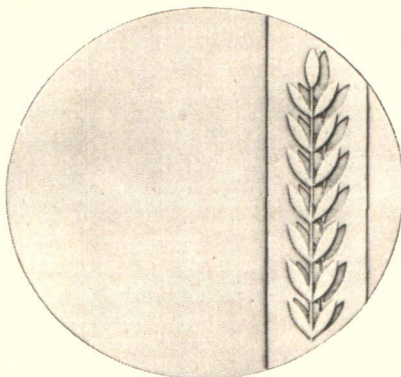
The second portion of Mr. Churchill's donation, received in 1977, consisted of proof and uncirculated sets of Shield, Liberty Head, Buffalo, and Jefferson

nickels. The Shield and Liberty Head nickels are complete and also include fifteen patterns. Listed by Judd numbers, they are as follows: 461, 470, 481, 486 (Lincoln), 508, 570, 623, 684, 1671, 1677, 1680, 1684, 1687, 1690, and 1709. A number of these are rarity 7, indicating only approximately four to twelve struck.

The set of Buffalo nickels is almost complete, missing only the 1918, 1920-S, 1925-S, 1927-S, 1918/17-D and 1937-D three-legged coins. Jefferson nickels are complete 1938 through 1967.

This marvelous contribution hasn't received much "ballyhoo" at the request of the donor. However, it is one of the most significant donations ever received by the ANA and deserves some mention to that effect. Thanks from all of us, Mr. Churchill!

Club Past President Medal



Produced and first offered in 1966, this 2-inch diameter medal is available to ANA member clubs as a means of honoring and giving recognition to their retiring presidents. It is priced at \$6 in bronze and \$37.50 in fine silver, postpaid, as pictured. A very few bronze copies that have been gold plated are available at \$15 each as long as the small supply lasts.

The participating club can have its name engraved on the obverse below the words PAST PRESIDENT, along with the name of the recipient, the dates of his presidency, and other desired data on the reverse.

This medal was produced for the exclusive use of ANA member clubs by the Medallion Art Company, whose then president William T. Louth assumed the cost of preparing the design, model and dies. In this way he made a contribution to member clubs by keeping the price down to production costs only.

If your club will want one or more medals in the near future, place your order with remittance now before rising costs push the price up on the next shipment we get. ANA Headquarters, P.O. Box 2366, Colorado Springs, CO 80901.

new and recent issues

by Ernst Kraus, LM 129



It is the important duty of The Numismatist to record and illustrate new coins. To accomplish this, ANA members in the United States and abroad are invited to submit new issues to Ernst Kraus, Room 939 (include room number in address), 393 Seventh Ave., New York, N.Y. 10001. Coins will be photographed and returned as soon as possible, and a credit line will be given to anyone assisting.

Cape Verde Islands



Y-12. 20 Centavos, 1977. Aluminum. Obverse: State emblem in center, date below: 1977. Legend around: REPUBLICA DE CABO VERDE. Reverse: Value above a small fish to right: 20 CENTAVOS. Diameter: 21.5 mm. Weight: 1.28 gr. Edge: Plain.

Y-13. 50 Centavos, 1977. Aluminum. Obverse similar to above. Reverse: Similar to above except for value: 50 CENTAVOS, and a small fish below to left. Diameter: 25mm. Weight: 2.04 gr. Edge: Plain.

Y-16. 10 Escudos, 1977. Cupro-Nickel. Obverse: State emblem in upper center, value and date below: 10 ESCUDOS 1977. Legend around: REPUBLICA DE CABO VERDE. Reverse: Three-quarter portrait to right of Dr. Eduardo Mondlane (1920-69), the founder of the



Marxist Frelimo liberation movement of Mozambique, who was killed by a bomb in Dar-es-Salam. Legend at right: EDUARDO MONDLANE. Dates at left: 1920-1969. Laurel spray below. Diameter: 28.5 mm. Weight: 9.11 gr. Edge: Milled.

Y-17. 20 Escudos, 1977. Cupro-nickel. Obverse similar to above except for value: 20 ESCUDOS. Reverse: Bearded portrait to left of Domingos Ramos (1935-1966), a commander of the armed forces of the Marxist PAIGC, the liberation movement of Guinea-Bissau and the Cape Verde Islands, who was killed in action by the Portuguese.

Y-18. 50 Escudos, 1977. Cupro-Nickel. Obverse similar to above except for value: 50 ESCUDOS. Reverse: Portrait to left of Amilcar Lopes Cabral (1924-73), agricultural engineer, co-founder and leader of the PAIGC movement, who was murdered by the Portuguese. (His younger brother, Luis Mendes de Almeida Cabral is now president of the

Republic Guinea-Bissau.) Legend at left: AMILCAR CABRAL; dates at lower right: 1924-1973. Diameter: 34 mm. Weight: 16.4 gr. Incuse lettering around the edge: BANCO DE CABO VERDE.

Cape Verde Islands F.A.O.



Y-12. 1 Escudo, 1977. Brass. Obverse: The national emblem in the center, value and date below: 1\$00, 1977. Legend around: REPUBLICA DE CABO VERDE. Reverse: A schoolboy writing at his desk. Portuguese legend above: ESTUDAR APRENDER SEMPRE (To Study is to Learn Always), the FAO designation: Rural Education. Diameter: 23 mm. Weight: 4.6 gr. Edge: Milled.

Y-13. 2 1/2 Escudos, 1977. Brass. Obverse similar to above except for value: 2\$50. Reverse: A farmer planting coffee, Portuguese legend above: PRODUZIR PARA AVANCAR (Produce in Order to Grow), FAO designation: Planting Coffee. Diameter: 26 mm. Weight: 7 gr. Edge: Milled.

Sudan FAO



Y-67. 50 Ghirsh, 1977. Cupro-Nickel. Obverse: Arms, the Secretary bird between Gregorian and Mohammedan dates: AD. 1977—AH. 1397. Arabic

legend below: DEMOCRATIC REPUBLIC OF THE SUDAN. Legend above: EIGHTH ANNIVERSARY OF THE REVOLT OF MAY 25th (1969). Reverse: Value 50 GHIRSH superimposed on various designs and surrounded by a cogwheel. Arabic legend on top: SUPPORT CONSERVATION FOR (the purpose of) GROWTH. Diameter: 32 mm. Weight: 15.28 gr. Edge: Milled.

Falkland Islands



Y- . 50 Pence, 1977. Cupro-nickel. Obverse: Machin's young portrait of the Queen to right. Legend around: QUEEN ELIZABETH THE SECOND 1952-1977. Reverse: Arms in center, value below: FIFTY PENCE. Legend above: FALKLAND ISLANDS. Diameter: 38.5mm. Weight: 37.7 gr. Edge: Reeded.

Acknowledgements

Cape Verde Islands FAO: Lauren Benson, Davenport, Iowa.

Falkland Islands: Lauren Benson, Davenport, Iowa.

Sudan: Jolie Coins, Roslyn Heights, N.Y. *Translation:* Charles K. Panish, Westport, Conn. and Dr. Michael Bates, New York, N.Y.

*Denotes Collector Coins

Photography: Krause Publications, Iola, Wisconsin.

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world coin news

UNITED STATES—Carter Signs Susan B. Anthony Small-sized Dollar Act.



The Susan B. Anthony dollar act of 1978 was approved by President Carter on October 10th. Previously approved by both the Senate and House, the Act provides the first coinage size reduction since the large cent was terminated in 1857 and replaced with the flying eagle cent.

The terms of the legislation direct the Mint to commence manufacturing a copper-nickel clad dollar with a diameter of 26.5 millimeters (1.043 inches), a weight of 8.1 grams, and a thickness of approximately two millimeters. This compares to the present dollar, which is an inch and a half in diameter (38.1 mm) and 22.68 grams in weight, as being 30 percent smaller and one third the weight.

Eisenhower dollars will be continued in production, but limited to a silver-clad coin for sale to collectors only, in proof or uncirculated condition. The total production of the Ike dollar is limited by law to 150 million pieces, which includes the 45 million bicentennial coins which the mint produced in 1974-1976.

The new coin will bear a 1979 date, an obverse portrait of Susan B. Anthony in period dress, and a reverse design of the Apollo 11 eagle landing on the moon retained from the reverse of the Ike dollar. The interior rim of the coin will have 11 sides as a device to distinguish it from the quarter dollar, which is a mere two millimeters smaller in size.

...Gold Medallion Bill Passes Senate and House...Awaits Endorsement

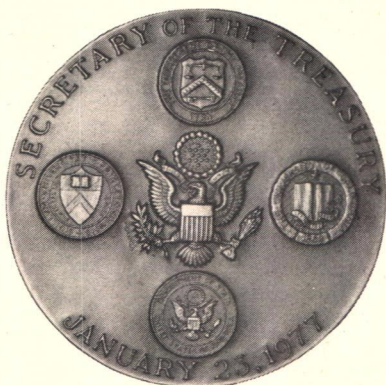
Gold Medallions bearing the portraits of great American artists were authorized by legislation passed by the Senate and House in a rare Sunday session held October 15 hours before Congress adjourned for the year and sent to President Carter for his signature as part of the Financial Institutions' Reform Act.

Specifically, the rider to the bill provides that at least one million troy ounces of gold will be made annually into one ounce and half-ounce gold medals, each bearing the portrait of a famous American artist in the fields of literature, art, music, and related arts.

October 1, 1979, is the target date for the release of the first medal issue and will bear the portraits of singer Marian Anderson and famous American gothic painter Grant Wood. Should Carter sign the legislation, medals to be struck after the first year include Mark Twain, Willa Cather, John Steinbeck, Alexander Calder, Robert Frost, Louis Armstrong, Helen Hayes, and Frank Lloyd Wright.

...Secretary Blumenthal — Marian Anderson National Medal Available

The official medal of Treasury Secretary W. Michael Blumenthal has been added to



the list of Treasury Secretary medals available for sale to the public. These officials medals are struck in bronze and most are three inches in diameter.

Public Law 95-9, passed by the Congress and signed into law by the President on March 8, 1977, authorized the Secretary of the Treasury to strike a special national gold medal to be awarded to Miss Marian Anderson and also authorized the striking of duplicate bronze national medals for sale to the public. This was in recognition of her highly distinguished and impressive career of more than half a century; for untiring and unselfish devotion to the promotion of the arts throughout the world, including establishment of scholarships for young people; for her strong and imaginative support to humanitarian causes; for contributions to the cause of world peace through her work as United States delegate to the United Nations; for her performances and recordings which have reached people throughout the world; for her unstinting efforts on behalf of the brotherhood of man and for the many treasured moments she has brought to the world with enormous demand on her time, talent, and energy.

The three inch Blumenthal medal may be purchased for \$6 from the Bureau of the Mint Sales Areas at the Philadelphia Mint, the Denver Mint, the San Francisco Old Mint, and the Main Treasury Building in Washington, D.C. The medal, which is number 227 on the Mint medal list, can also be ordered by mail from the Mint for \$6.30. A money order or check payable to the Bureau of the Mint should be sent to the Bureau of the Mint, 55 Mint Street, San Francisco, CA 94175. The \$6.30 price includes mailing and handling costs.

The Marian Anderson three-inch bronze medal may be purchased for \$7 over-the-counter from the Bureau of the Mint Sales Areas, or by mail for \$7.30.



The medal is number 663 on the Mint's Medal List.

A brochure listing the Treasury Secretary Medals and the many other National Medals authorized by Congress to honor famous Americans, landmarks and historic events can be obtained by writing to the address above.

In Remembrance

Rev. Arthur B. Coole **ANA 13940**

Following a very brief illness, the Rev. Arthur B. Coole (pronounce "Cool") died in St. Joseph Hospital in Denver on September 19. He was 78 years old and had resided in Denver since 1964 when he retired from the ministry of the Methodist Church.

The newspaper announcement of Rev. Coole's death called him a "minister, teacher and author," but omitted mention of the fact that he was the outstanding authority on Chinese numismatics and had compiled an unequalled library on the subject. It had been his aim to produce *An Encyclopedia of Chinese Coins* because, he said, "this has never been done in any Western language." As so often happens, the author's life time ran out before the job was completed, although he did publish six volumes of it and completed the text for the seventh the very day of his death, his widow reports.

His collection of books on Chinese history and coinage, mostly in the Chinese language and bound in the Chinese manner, fill about 100 shelf-feet of space in his library. Some are written in the classical language which almost no one in the world can read today. Incidentally, Rev. Coole once had a sizeable collection of Chinese coins but sold it several years ago to raise money to pay for publishing some of his books.

Rev. Coole was born on the 6th day of the year 1900 in Eastern Kansas, with his twin sister Mona Ruth, as the second and third children of a Methodist pastor, who was a native of the Isle of Man, and a Michigan mother. After spending his early childhood in Kansas and Chicago, Arthur spent his 8th through 13th years in China where his father was a medical

missionary. Between 1924 and 1948, Rev. Coole himself was a Methodist missionary in China a total of 18 years. Thereafter he served churches in various Kansas towns and cities until his retirement in 1964.

During his years in China he had many interesting experiences and won the highest respect of those with whom he came in contact. Just one honor was being named the first Caucasian minister of a Chinese church — one of the largest in North China. Of course he acquired his unequalled library of Chinese history and numismatic books while there and, even more importantly, the ability to read and translate them.

Rev. Coole was a member of three national fraternities, of numerous service and other clubs, and was a 32nd degree Mason. In addition to his books on coins, he wrote *A Commercial Geography of China* and, in 1976, his privately published autobiography entitled *A Trouble Shooter for God in China*.

Ella, his wife for over fifty-four years, died in early 1977, and he married Esther Ann Dixon in November of that year. In addition to his widow, survivors include a daughter, a brother, his twin sister, and two granddaughters. — GBS

Edwin C. Borgolte **ANA 37447**

Widely known California numismatist Edwin C. Borgolte died without any warning in his home on September 25, seven days before his 62nd birthday. Death was attributed to a massive stroke. Several years ago Edwin had an illness but was believed to have recovered, at least to the extent that he and his wife Ellen (Peggy) were leading near normal lives and traveling frequently.

They had attended the Houston convention the previous month after having just returned from Hong Kong. Only a few days before his death he had attended a meeting, by invitation, of a group that was planning the numismatic program in connection with the 1984 Olympic Games.

Ed had served numerous numismatic organizations in a variety of posts over the fifty years he had been involved in the hobby. At the time of his death he was vice president of Los Angeles Coin Club, and in 1975 he was the general chairman of the ANA Los Angeles convention. He was a past president of the Numismatic Association of Southern California, 1967-68, during which period the NASC established a money museum in a Los Angeles bank.

Other organizations that he served as president include Glendale Coin Club, San Fernando Valley Coin Club, and the West Valley Coin Club. In addition to his membership in numerous other California organizations, he was a member of Token and Medal Society, Azteca Numismatic Society, Asociación Numismática Espanola, and International Banknote Society. Ed and Peggy originated and donated the NASC president's trophy, an annual award to the member club producing the most outstanding publication.

Ed Borgolte was born in Wichita, Kansas, but lived in California since he was eight years old. He left the Valley-Toueco aircraft supply company in 1975 for reasons of health, having previously been with a couple of other aircraft manufacturing firms. He served with the U.S. Navy from mid-1942 until the end of 1950, part of which time he was chief pilot for Admiral Chester Nimitz in the Pacific action.

In addition to his widow, Peggy (ANA 37448), survivors include his father and mother, one son and one daughter. Burial was in Forest Lawn Memorial Park, Glendale, Calif.—GBS

Benjamin C. Dreiske **ANA 5474**

Well known as a Chicago Loop coin dealer for many years, Ben Dreiske died on October 9 at age 65, reportedly while

undergoing open heart surgery in a Ft. Lauderdale hospital. Ben had lived in Pompano Beach, Florida, and operated a coin business there since leaving Chicago in 1971.

When Dreiske applied for ANA membership in May of 1936, he attached a printed label on the form that read "Ben's Stamp House, 203 So. Wabash, Chicago, Ill.," and an advertisement he ran the following February gave the same address. After one intermediate move, on March 1, 1949 he went to 31 N. Clark St. where his successor firm is still located. Ben's Stamp and Coin Company of 1937-1962 became the Rare Coin Company of America in early 1962 when David Shapiro became Ben's partner.

When the Professional Numismatists Guild became active in 1955, Ben became one of its members and later served it as secretary and vice president. Among other organizations of which he was a member are the Central States Numismatic Society and the Chicago Coin Club. He was a contributor to the popular Blue Book and Red Book.

Survivors include his widow, Iveline, two daughters and a son, a sister and five grandchildren. — GBS

Ernest W. Price, Jr. **ANA 88066**

San Antonio, Texas, member Ernest Price, Jr., died on September 19 at 52 years of age. Survivors include his widow, Gloria; a son, Walter; and his mother, Mrs. Mary Price.

He was a member of Iron Workers Local No. 66, a past president of Alamo And Gateway Coin Clubs, both of San Antonio, and a district governor of the Texas Numismatic Association.

Edmond A. Rice **ANA 12804**

Thirty-two year member Edmond Rice, age 70, of Cranbury, J.J., died on October 20. Survivors include his widow, Bernadette; one brother and one sister.

He was a member of the 1953 U.S. Assay Commission, a past president of the local Lions Club and a director of Family Savings and Loan.

calendar of events

December	January	February	March
Sun Mon Tue Wed Thu Fri Sat	Sun Mon Tue Wed Thu Fri Sat	Sun Mon Tue Wed Thu Fri Sat	Sun Mon Tue Wed Thu Fri Sat
	1 2 3 4 5 6	1 2 3	1 2 3
3 4 5 6 7 8 9	7 8 9 10 11 12 13	4 5 6 7 8 9 10	4 5 6 7 8 9 10
10 11 12 13 14 15 16	14 15 16 17 18 19 20	11 12 13 14 15 16 17	11 12 13 14 15 16 17
17 18 19 20 21 22 23	21 22 23 24 25 26 27	18 19 20 21 22 23 24	18 19 20 21 22 23 24
24 25 26 27 28 29 30	28 29 30 31	25 26 27 28	25 26 27 28 29 30 31

Calendar listings are published as a service to member clubs of the American Numismatic Association and insertions are published up to four months in advance. Entries must be received at least six weeks prior to the cover date of the magazine. Type or print clearly and include zip code in addresses. Send to Calendar of Events, Box 2366, Colorado Springs, CO 80901.

EAST

DECEMBER

- 3 ALBANY, NY. Polish Community Center, Washington Ave. Exit. Monthly coin show of the Capital District Coin Dealers Assn. Joseph F. Marcelli, 28 Locust Ave., Troy, NY 12180.
NEW YORK, NY. Mozart Hall, 328 East 86th Street. Yorkville Coin and Stamp Club show. Jack Gabriel, Box 266, Bronx, NY 10465.
- 9-10 HUNTINGTON, WV. Y.M.C.A. (May Building), 935-10th Avenue. Coin Show of the Huntington Coin Club. R.H. Hanewald, P.O. Box 25, Huntington, WV 25706.
WAYNESBORO, PA. A.T.H. & L. Fire Company, South Potomac Street. Waynesboro Coin Club 16th Annual Show. Glenn Wingert, 34 Strickler Ave., Waynesboro, PA 17268.
- 9-11 NEW YORK CITY, NY. Americana Hotel, 7th Avenue between 52nd and 53rd Streets. Seventh Annual New York International Numismatic Convention. R. Margolis, Box 2054, Teaneck, NJ 07666.
- 10 SYRACUSE, NY. Sheraton Motor Inn, Electronics Parkway and Seventh North Street at Exit 37 of the New York State Thruway. Onondaga Numismatic Assn. monthly coin show. Edmund J. Wlodarski, 8026 Trina Circle West, Clay, NY 13041.

JANUARY

- 6 WILMINGTON, DE. Ramada Inn, near the Delaware Memorial Bridge, Routes 13 and 295. Wilmington Coin Club's Annual Coin Show. Lois and Ed Gartley, P.O. Box 7186, Wilmington, DE 19803.
- 14 ALBANY, NY. Polish Community Center, Washington Ave. Exit. Monthly coin show of the Capital District Coin Dealers Assn. Joseph F. Marcelli, 28 Locust Ave., Troy, NY 12180.
SYRACUSE, NY. Sheraton Motor Inn, Electronics Parkway and Seventh North Street at Exit 37 of the New York State Thruway. Onondaga Numismatic Assn. monthly coin show. Edmund J. Wlodarski, 8026 Trina Circle West, Clay, NY 13041.

FEBRUARY

- 10-11 FREDERICKSBURG, VA. Holiday Inn South, junction of I-95 and U.S. Route 1 (Massaponax Exit). Fredericksburg Coin Club Coin Show. J.R. Allan, 1005 Sophia Street, Fredericksburg, VA 22401.
- 11 ALBANY, NY. Polish Community Center, Washington Ave. Exit. Monthly coin show of the Capital District Coin Dealers Assn. Joseph F. Marcelli, 28 Locust Ave., Troy, NY 12180.
SYRACUSE, NY. Sheraton Motor Inn, Electronics Parkway and Seventh North Street at Exit 37 of the New York State Thruway. Onondaga Numismatic Assn. monthly coin show. Edmund J. Wlodarski, 8026 Trina Circle West, Clay, NY 13041.

MARCH

- 3-4 HAGERSTOWN, MD. Venice Ballroom, east of town on Route 40. Interstate Coin Show sponsored by the Interstate Coin Club, Inc. ICC, P.O. Box 1901, Hagerstown, MD 21740.
- 4 ALBANY, NY. Polish Community Center, Washington Ave. Exit. Monthly coin show of the Capital District Coin Dealers Assn. Joseph F. Marcelli, 28 Locust Ave., Troy, NY 12180.
PARAMUS, NJ. Bergen Mall Shopping Center, Route 4. 19th Annual Coin Show sponsored by the Bergen County Coin Club. James K. Brandt, P.O. Box 787, Pearl River, NY 10965.
- 11 SYRACUSE, NY. Sheraton Motor Inn, Electronics Parkway and Seventh North Street at Exit 37 of the New York State Thruway. Onondaga Numismatic Assn. monthly coin show. Edmund J. Wlodarski, 8026 Trina Circle West, Clay, NY 13041.

CENTRAL

DECEMBER

- 9-10 MISSION, KS. Mission Mart, 5311 Johnson Drive. "Arabesk," mini-show and bourse of the Eastman Stamps and Coins Club. Soly Mizrahi, P.O. Box 1325, Mission, KS 66222.

JANUARY

- 13-14 MISSION, KS. Mission Mart, 5311 Johnson Drive. "Arabesk," mini-show and bourse of the Eastman Stamps and Coins Club. Soly Mizrahi, P.O. Box 1325, Mission, KS 66222.

FEBRUARY

- 10-11 MISSION, KS. Mission Mart, 5311 Johnson Drive. "Arabesk," mini-show and bourse of the Eastman Stamps and Coins Club. Soly Mizrahi, P.O. Box 1325, Mission, KS 66222.
- 25 SEYMOUR, IN. Holiday Inn, I-65 and U.S. 50. Seymour Coin Club's Annual Coin Show. Gar Jennings, c/o SCC, P.O. Box 131, Seymour, IN 47274.

MARCH

- 2-4 **SHAKER HEIGHTS, OH.** Shaker Somerset Inn, 3550 Northfield Road. 18th Annual Warrensville Heights Coin Club Show. Lou Irwin, 20320 Farnsleigh Road, Shaker Heights, OH 44122.
- 10-11 **MISSION, KS.** Mission Mart, 5311 Johnson Drive. "Arabesk," mini-show and bourse of the Eastman Stamps and Coins Club. Soly Mizrahi, P.O. Box 1325, Mission, KS 66222.
- 16-18 **CHATTANOOGA, TN.** Quality Inn South; exit at East Ridge, I-75. Tennessee State Numismatic Society Annual Meeting. Ruth W. Armstrong, 1501 Akins Dr., Chattanooga, TN 37411.

DECEMBER**SOUTH**

- 2 **TITUSVILLE, FL.** Searstown Mall. Titusville Coin Club Annual Fall Show. Em Juergens, 4025 Coquina Ave., Titusville, FL 32780.
- 2-3 **LAWTON, OK.** Gateway Sandpiper Inn, 2202 Highway 277 North. Annual Coin Show of the Comanche County Coin Club. Bobby Stalnaker, Box 5551, Lawton, OK 73504.
- 9-10 **BEAUMONT, TX.** Holiday Inn Motor Hotel, 2095 North 11th. Beaumont Coin Club's Annual Coin Show. Kenneth Albertson, c/o BCC, P.O. Box 1964, Beaumont, TX 77704.
- FT. LAUDERDALE, FL.** The Shrine Club, 1717 N. Andrews Ave. Ft. Lauderdale Coin Club Winter Coin & Stamp Show. Frank Leister, 2725 N.E. 22nd St., Ft. Lauderdale, FL 33305.

JANUARY

- 3-8 **MIAMI BEACH, FL.** Fountainebleau Hotel. Florida United Numismatists, Inc., Convention. Carling Gresham, P.O. Drawer 580, Pomona Park, FL 32081.
- 7 **DALLAS, TX.** Big-D Bazaar, 3636 N. Buckner Blvd., Loop 12 at Interstate 30, East Dallas. Coin Show of the Dallas Coin Dealers Assn. William L. Timmons, 13855 Birchlawn, Dallas, TX 75234.
- 12-14 **ORLANDO, FL.** Sheraton-Orlando International Hotel, 3835 BeeLine Expressway, across from the airport. A.J. Vinci, 1220 Manchester Road, Maitland, FL 32751.
- 20-21 **FORT MYERS, FL.** Spanish Main Restaurant Hall, 4800 S. Tamiami Trail, U.S. 41 across from the airport and the Rodeway Inn. Coin Show of the Fort Myers Coin Club. Jack Bruner, P.O. Box 928, Cape Coral, FL 33904.

FEBRUARY

- 2-4 **EL PASO, TX.** Rodeway Inn, Bassett Center. 16th Annual Coin Show and Bourse sponsored by the International Coin Club of El Paso. Harry Johnson, Box 4351, El Paso, TX 79914.
- 3-4 **GREENVILLE, MS.** Ramada Inn. Coin show sponsored by the Magnolia Coin Club. James Price, P.O. Box 1123, Greenville, MS 38701.
- 23-25 **DAYTONA BEACH, FL.** Holiday Inn Surfside, 2700 N. Atlantic Ave., Route A-1-A. The Greater Daytona Beach Coin Club Convention. Lawrence A. Nilson, P.O. Box 3031, Ormond Beach, FL 32074.

DECEMBER**WEST**

- 2-3 **AUBURN, WA.** Knights of Columbus Hall. Auburn Coin Club Coin Show. ACC, P.O. Box 13, Auburn, WA 98002.
- JANUARY**
- 7 **SAN BERNARDINO, CA.** San Bernardino Convention Center, Second and E Streets. San Bernardino County Coin Club 16th Annual Coin Show. Norman Sturgess, P.O. Box 1028, Colton, CA 92324.
- 20-21 **SEATTLE, WA.** Bo-Rec Center, South 102nd and East Marginal Way South. Boeing Employees Coin Club Coin and Stamp Show. Harry Slate, c/o Boeing Co., P.O. Box 3707, Seattle, WA 98124.
- 27-28 **SAN JOSE, CA.** San Jose Convention Center, Park Avenue and Market Street. 11th Annual Coin Show and Educational Forum of the San Jose Coin Club. Ron Miller, P.O. Box 5621, San Jose, CA 95150.

FEBRUARY

- 11 **WATSONVILLE, CA.** Watsonville High School cafeteria, East Beach and Lincoln Street. Pajaro Valley Coin Club 14th Annual Coin Show. Roy C. Johnston, 211 Playa Blvd., Watsonville, CA 95076.

MARCH

- 3-4 **SEATTLE, WA.** Norway Center, 300-3rd Ave. W. University Coin Club Coin Show. UCC, 19925-1st Ave. S., Seattle, WA 98148.
- 25 **SAN FRANCISCO, CA.** Jack Tar Hotel, Van Ness at Geary. 16th Annual Coin Fair of the San Francisco Coin Club. Harry Huntington, 1312 York St., San Francisco, CA 94110.

JUNE 24-30

- 1979 **COLORADO SPRINGS, CO.** Colorado College. Annual ANA Summer Seminar. ANA Headquarters, P.O. Box 2366, Colorado Springs, CO 80901. Curriculum to be announced.

DECEMBER**FOREIGN**

- 16 **LONDON, ENGLAND.** Cumberland Hotel, Gloster and Carlisle Suites, Marble Arch. 7th London Coin Fair. London Coin Fair Committee, 10 Fitzroy Road, London N.W.1, England.
- 17-18 **ABBOTSFORD, B.C., CANADA.** Legion Hall. Fraser Valley Coin Club Show. FVCC, P.O. Box 13, Abbotsford, B.C., Canada V2S 4N7.

FUTURE ANA CONVENTIONS**JULY 29-**

- AUGUST 3 1979** **ST. LOUIS, MO.** 88th Anniversary Convention, Stouffer's Riverfront Towers. General Chairman: Bernice F. Stevenson, 19 Roclare Lane, St. Louis, MO 63131.

AUGUST

- 18-23 **CINCINNATI, OH.** 89th Anniversary Convention. Stouffer's Cincinnati Towers. General Chairman: Richard B. Dusterberg, 9157 Montgomery Road, Cincinnati, OH 45242.

AUGUST

- 1981 **NEW ORLEANS, LA.** 90th Anniversary Convention. Hotel and general chairman to be announced.

AUGUST 16-21

1982 BOSTON, MA. 91st Anniversary Convention. Hotel and general chairman to be announced.

AUGUST

1983 SAN DIEGO, CA. 92nd Anniversary Convention. Hotel and general chairman to be announced.

FUTURE ANA MIDYEAR CONVENTIONS

FEBRUARY

1980 ALBUQUERQUE, NM. Hotel and general chairman to be announced.

FEBRUARY 3-8

1981 HONOLULU, HI. Hilton Hawaiian Village. General chairman to be announced.

membership report

Applications C-97125 through R-97348 and LM-2225 through LM-2231, as published in the October issue, have been accepted for membership.

The following applicants were received in October, 1978. If no objections are filed prior to January 1, 1979, these applicants will become members on that date and notice to this effect will appear in the February, 1979, issue.

We suggest that new members of ANA consider dealing only with professional numismatists who, themselves, are ANA members.

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|---------|---|---------|---|
| R-97591 | Tom E. Alexander, Baton Rouge, LA. Arthur Garnett, Mary Thompson | R-97615 | Guion John Stapleton, 10107 Westview, No. 291, Houston, TX 77043. Mary Thompson, Pat Black |
| R-97592 | Hiram T.D. Brown, 5 Beaverhall Rd, 2F/3 Flat, Edinburgh, Scotland. Mary Thompson, Pat Black | R-97616 | Billy D. Starnes, Jr., 8619 Maplecrest, Houston, TX 77099. Glenn B. Smedley, Mary A. Thompson |
| R-97593 | Gary A. Allen, Box 1351, Beverly Hills, CA. 90213. Edward Rochette | R-97617 | Margaret T. Thomason, Dalton, GA. Lester G. Davis |
| A-97594 | Susan Carruthers, 353 Geary St., San Francisco, CA 94102. Edward Rochette | A-97618 | Mrs. Leroy Vaccaro, 3438 S. Normal Ave., Chicago, IL 60616. Selma Harris, Neil Harris |
| R-97595 | David Cohen, Houston, TX. Mary Thompson | R-97619 | Leroy Vaccaro, 3438 S. Normal Ave., Chicago, IL 60616. Selma Harris, Neil Harris |
| A-97596 | Ada Hood Cox, Gadsden, AL. R. Jack Leach | R-97620 | Thom York, 4145 Glenshire Dr., Houston, TX 77025. Pat Black |
| R-97597 | Charles Cox, Gadsden, AL. R. Jack Leach | R-97621 | Gerard M. Zmijewski, Baltimore, MD. Les Fox, Sue Fox |
| R-97598 | Mark T. Glazer, Silver Spring, MD. Q. David Bowers, James F. Ruddy | J-97622 | Mark Antonelli, Warwick, RI. Grover Criswell |
| J-97599 | Peter R. Goldberg, Wapakoneta, OH. K. L. Hallenbeck | R-97623 | Jim Bradley, 5044 Woodcrest Dr., Marrero, LA 70072. D. Jorge Alfaro |
| R-97600 | Alan H. Goldsmith, Houston, TX. Lloyd M. Goldsmith | R-97624 | Ernest B. Byer, P.O. Box 71, Glenwilton, VA 24438. George Criswell, John Jay Pittman |
| R-97601 | Douglas L. Hale, Houston, TX. Mary A. Thompson, Pat Black | R-97625 | Martin J. Clynes, Maitland, FL. Grover Criswell, Grover Criswell, III |
| R-97602 | Leonard Helicher, 4313 18th Ave., Brooklyn, NY 11218. Stephanie Henry | R-97626 | J.B. Desai, P.O. Box 222, Ahmedabad, India 380001. William G. Henderson, Carlton Schwan |
| R-97603 | Russ Holmes, 168 N. Vermont Ave., Glendora, CA 91740. Cyrus H. Phillips, Jr. | A-97627 | Cheryl Fax, South Milwaukee, WI. Daniel E. Fax |
| J-97604 | Edward Kenschaft, 56 Gordonhurst Ave., Upper Montclair, NJ 07043. Marvin C. Brownell | R-97628 | John D. Ford, Jr., Irving, TX. James W. Snider, Jr. |
| R-97605 | D.P. Lohofener, Box 2745, Corpus Christi, TX 78403. John L. Gay | R-97629 | William R. Jones, OE Div., USS Constellation CV-64, FPO San Francisco, CA 96601. John Murbach |
| R-97606 | Katherine Moody, P.O. Box 366, Dickinson, TX 77539. Geneva Karlson | A-97630 | Mary Ann Rochette, Colorado Springs, CO. Grover Criswell |
| R-97607 | Kit B. Moore, 129 W. Yalcourt, Abbeville, LA 70510. Mary A. Thompson, Lafayette Coin Club | J-97631 | Simcha L. Kuritzky, 5403 Mad River Ln., Columbia, MD 21044. David R. Cervin |
| R-97608 | Anthony F. Pillittere, Houston, TX. Glenn Smedley | R-97632 | Aime P. Lafosse, Fitchburg, MA. Edward Rochette |
| A-97609 | Patsy Prasek, P.O. Box 4229, McAllen, TX 78501. Robert J. Prasek | R-97633 | Joseph C. Ptasinski, Itasca, IL. Edward Rochette |
| R-97610 | Jean Jack Provost, Silsbee, TX. Mary A. Thompson, Selma Harris | R-97634 | Robert R. Ritter, Sr., 215 S. Main St., Porterville, CA 93257. Nona G. Moore |
| R-97611 | Nancy Rahn, Philadelphia, PA. Thomas A. Underwood, Mulford B. Simons, Jr. | R-97635 | Michael Rintz, Westland, MI. John Hunter |
| R-97612 | Paul M. Ryan, P.O. Box 1148, Janesville, WI 53545. Neil Harris | R-97636 | Walter Raymond Rotti, 94 Lancaster St., West Boylston, MA 01583. Ernest J. Miller |
| R-97613 | Martha A. Simpson, Corpus Christi, TX. Mary Thompson | | |
| J-97614 | Mark A. Schulze, 8807 Mobud, Houston, TX 77036. William C. Henderson | | |

top recruiters

500 Club

None Qualified *

100 Club

Kurt Krueger	231
Grover Criswell	202
Margo Russell	111

* 1978 Calendar Year

Dist.-Reg. Representatives

Carlton F. Schwan	3
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Club Representatives

None

Dealer Boosters

Fox/Fox	10
Kagin/Kagin	8
Flynn/Burks	5

Young Numismatists

Several—one each

Working Members

Margo Russell	111
David Cervin	5
Edward Lesniak	4

ANA Elected Officers

Grover Criswell	9
Kurt Krueger	3
John J. Pittman	3

appointed officers' names omitted

Association bylaws require publication of each application but not necessarily the applicant's mailing address. However, if the option to omit the street or box number was not exercised on the application form, it has been published herein. Such applicants should realize that numerous mailings will follow from various dealers and other numismatic organizations that scan the monthly publication of applicants.

The Association cannot prevent such use of your address now and in the future. However, the ANA has not and will not release any applicants' or members' addresses at any time or for any purpose beyond this initial publication. Notices of changes of addresses of members are never published or released from headquarters.

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|--|--|
| <p>R-97637 Paul Rutigliano, 2945 Long Beach Rd., Oceanside, NY 11572. Stanley Weiner, Marcel Berlin</p> <p>R-97638 Mark A. Sims, 109 Echo Ridge Dr., Nevada City, CA 95959. M.J. Humbert, David Akers</p> <p>R-97639 Waneen Spirduso, 8401 Shenandoah, Austin, TX 78753. Patsy Lindmark</p> <p>C-97640 C.O.I.N.S. of Nafatsugi, Japan, FPO Seattle, WA. Carlton W. Grayson, Robert E. Schweitzer</p> <p>R-97641 Nader T. Agha, Pebble Beach, CA. Patsy Lindmark</p> <p>R-97642 Andrew S. Angel, 8174 Berkshire Rd., Sunbury, OH 43074. Leon Lindheim</p> <p>R-97643 Michael J. Angelico, Rochester, NY. David L. Bates, Arthur D. Cohen</p> <p>R-97644 Walter L. Babcock, Manassas, VA. Donald Apte</p> <p>R-97645 Michael G. Cleveland, 1725 4th Ave. West, Birmingham, AL 35208. Purnie Moore</p> <p>R-97646 Ralph W. Conrad, 1765 W. 54th St., Cleveland, OH 44102. Les Fox, Sue Fox</p> <p>R-97647 John P. Evanoff, 1105 Otter St., Oshkosh, WI 54901. Mark A. Ferguson</p> <p>R-97648 Thomas J.G. Hansen, 1612 S. Prospect Ave., Park Ridge, IL 60068. Les Fox, Sue Fox</p> <p>J-97649 Jeff Hough, Rt. 3, Box 3228-A, Roseburg, OR 97470. Steve Dillman</p> <p>R-97650 Vicki A. Hyer, Dayton, OH. J.H. Cline</p> <p>R-97651 Eduardo A. Koutsoukos, Av. 28 de Setembro 248, Vila Isabel, Rio de Janeiro. 20.000, Brazil. Anthony Costabile, A. Bourguignon Beiriz</p> | <p>R-97652 Robert J. Kranz, Jr., Toledo, OH. Clyde R. Englehardt</p> <p>R-97653 Violo Idolo Lissa, SQS. 310, Bloco E., Apt. 304, Brasilia 70.363, Brazil. Patsy Lindmark</p> <p>R-97654 Irwin Levin, Chicago, IL. Donald L. Allen</p> <p>R-97655 Paul McFarland, Dearborn, MI. Carlton Schwan, Eugene A. Collier</p> <p>R-97656 Robert T. McNally, Jr., Box 49 NSGD, FPO Seattle, WA 98767. Carlton W. Grayson, Robert E. Schweitzer</p> <p>J-97657 John Matteson, 1415 Hillary St., New Orleans, LA 70118. Edward Rochette</p> <p>R-97658 Charles A. Miller, Route 3, Trenton, GA 30752. Mel Lindsey</p> <p>R-97659 William M. Mullen, 1435 Broadway, Hewlett, NY 11557. Geneva Karlson</p> <p>J-97660 Mike Odegard, 6474 Via Corral, Anaheim, CA 92807. Clarke Vollbrecht</p> <p>R-97661 Michael A. O'Reilly, 1048 Edgewater Ln., Gulf Breeze, FL 32561. Gary Lewis</p> <p>R-97662 Steve R. Petro, Mt. Ephraim, NJ. William E. Titlow</p> <p>R-97663 Barry Polonsky, 9601 Wilshire Blvd., Suite 25, Beverly Hills, CA 90210. Murray G. Singer, James D. Kauffman, II</p> <p>R-97664 Robert H. Redmon, P.O. Box 396, Baldwin Park, CA 91706. Ed Schultz</p> <p>R-97665 James A. Reese, 23056 Leonora Dr., Woodland Hills, CA 91367. Les Fox, Sue Fox</p> <p>R-97666 Dennis Rumpitz, Detroit, MI. Florence Schook</p> <p>R-97667 John A. Senneff, 222 Winamar Ave., La Jolla, CA 92037. Patsy Lindmark</p> |
|--|--|

- J-97668 **Mark Shelley**, 4 Rolling Hill Drive, Chatham, NJ 07928. David R. Cervin
- J-97669 **Samuel Shimer**, 313 South Peck Dr., Beverly Hills, CA 90212. Mel Goldsmith
- R-97670 **Jack Smiley**, Tyler, TX. B.L. Wilson
- R-97671 **John E. Temple**, Franklin, MI. Florence Schook
- R-97672 **Don R. White**, P.O. Box 216, Mankato, KS 66956. Gladys B. Smies, John J. Smies
- R-97673 **James C. White**, 103 Water St., Federalsburg, MD 21632. Stephen R. Taylor, Thomas B. Mercer
- R-97674 **Roderick Widok**, Roselle, IL. Richard Hartzog
- R-97675 **Travis R. Williams**, P.O. Box 6587, Modesto, CA 95355. A.M. Kagin, Donald H. Kagin
- R-97676 **Anthony Zappa**, 212 Plymouth St., Pittsburgh, PA 15211. Edward R. Lowy
- J-97677 **P.G. Sutton**, 10711 Creektree, Houston, TX 77070. Geneva Karlson
- R-97678 **Craig Gianelloni, Sr.**, Kenner, LA. Edward H. Jachimczak, John W. Rose
- R-97679 **J. Paul Berbert**, P.O. Box 967, Arvada, CO 80001. Ed Fleischmann, John Hunter
- R-97680 **Bob Gardelle**, Colorado Springs, CO. Edward Rochette
- R-97681 **A.E. Baumgart**, c/o Fritz Enterprises, P.O. Box 17171, Cleveland, OH 44117. Terri J. Bakken/Carter
- R-97682 **Landy C. Hill**, 12428 N.E. Halsey 65, Portland, OR 97230. Joe Flynn, Walter M. Burks, Jr.
- R-97683 **Howard N. Rea**, 2629 Caterham, Waterford, MI 48095. Aaron H. Hays
- R-97684 **James A. Polizzotto**, 892 Southampton Dr., Palo Alto, CA 94303. Les Fox, Sue Fox
- J-97685 **Loren Weisbrod**, 1605 Henrietta St., Redlands, CA 92373. David R. Cervin
- R-97686 **William Kells**, Walkill, NY. George D. Hatie
- R-97687 **Loney R. Childress**, Colorado Springs, CO. Edward C. Rochette
- R-97688 **Robert Wagner**, 230 E. Washington St., Sandusky, OH 44870. Kurt Krueger
- A-97689 **Patricia A. Hynds**, 3520 S.W. 36 Court, Hollywood, FL 33023. Jackson C. Storm
- A-97690 **Richard P. Bergoffen**, Oceanside, NY. Edward Rochette
- R-97691 **Maurice Nelson**, 342 Willoughby Ave., Juneau, AK 99801. Max Smith
- J-97692 **Glenn R. Nadaner**, 7 Glamford Rd., Great Neck, NY 11023. Jeffrey M. Nadaner, Holliswood Numis. Assoc.
- R-97693 **Robert L. Spence**, 52 Lindbergh Blvd., Bloomfield, NJ 07003. Les Fox, Sue Fox
- R-97694 **John McGinnis**, Edison, NJ. Steve Ivy
- R-97695 **Guy G. Messing**, 8729 Fair Oaks Blvd., Apt. 4, Carmichael, CA 95608. Les Fox, Sue Fox
- J-97696 **Rodney D. Johnson**, P.O. Box 512, Scappoose, OR 97056. Lauren Benson
- C-97697 **Andrews Coin Club**, Bowie, MD. Alfred E. Johnbrier
- R-97698 **James F. Durkin**, P.O. Box 1201, Eureka, CA 95501. Clarke Vollbrecht
- R-97699 **Brian Lee Johnson**, 4490 Ottawa Pl., Boulder, CO 80303. Edward Rochette
- R-97700 **Donn C. Nordstrom**, 3335 Coachman Rd., Apt. 201, Eagan, MN 55121. John Hunter
- A-97701 **Mary V. Poe**, 3621 Margaret St., Madison, WI 53714. Albert M. Poe
- R-97702 **Bennie C. Russey**, 5679 W. 27th Ave., Denver, CO 80214. Earl J. Rathke
- J-97703 **Mark Elwick**, Vinton, IA. Peter R. Pienta, James T. Carr
- R-97704 **Jerome D. Fossum**, R.R. 1, Box 56, Newburg, ND 58762. Timothy I. Marcy, Raymond J. Vaterlaus
- R-97705 **Enrique Gordillo**, San Juan, PR. Patsy Lindmark
- R-97706 **Robert T. Gunning**, 10 Perkins Ave., Narragansett, RI 02882. H.L. Vehmeyer, Jr.
- R-97707 **George Lill, III**, P.O. Box 1385, Evanston, IL 60204. Edward Rochette
- J-97708 **William Litt**, 656 Junipero Serra Blvd., Stanford, CA 94305. Scott K. Jameson
- R-97709 **Ernest G. Shaw**, Rt. 2, Box 333, Martinsville, VA 24112. Edward C. Rochette
- R-97710 **S.A. Stornelli**, 204 1/2 Genesee St., Auburn, NY 13021. Kurt Krueger
- R-97711 **Deanna M. Voigt**, P.O. Box 6531, Santa Rosa, CA 95406. Joe Flynn, Walter Burks, Jr.
- R-97712 **Sophie Carusi**, 1616 Walnut St., Philadelphia, PA 19103. Catherine E. Bullowa
- R-97713 **Bob Gardiner**, 4729 N. 7 Ave., Phoenix, AZ 85013. Terri J. Bakken/Carter
- R-97714 **Tessie Garrone**, 84 Corabelle, Lodi, NJ 07644. John Hunter
- J-97715 **Matt Geary**, 207 N. Maple Ave., Greensburg, PA 15601. Joseph L. Drszulak
- R-97716 **Bruce Jay Miller**, 1009 Morgan Ave., Drexel Hill, PA 19026. Patsy Lindmark
- R-97717 **Michael C. Stratford**, Mt. Pleasant, MI. Joseph J. Roma
- R-97718 **Valentino D.B. Mazzia**, P.O. Box 6520, Denver, CO 80206. Nancy Stith, Debbie Brooks
- JA-97719 **William M. Clynes**, Maitland, FL. Grover Criswell, Grover Criswell, III
- R-97720 **Lewis R. Beaumont**, 3288 Berry Dr., Studio City, CA 91604. Edward Rochette
- J-97721 **Jeff Burger**, 67 Great Hills Rd., Short Hills, NJ 07078. Lawrence Burger
- R-97722 **Gilbert Diaz**, 222 26th St., Suite 201, Santa Monica, CA 90402. Alan Hager
- R-97723 **Richard H. Hammerich**, Sarasota, FL. Steve Ivy, Bob Merrill
- A-97724 **Susan R. Hammerich**, Sarasota, FL. Becky Simpson, Patti Brumit
- R-97725 **Frank C. Osdoba**, Sioux City, IA 51104. James A. Vander Helm
- R-97726 **Clifton J. Saxon**, Marrero, LA. Becky Simpson, Patti Brumit
- R-97727 **Roger Sherman**, 1522-4th Ave. S, Seattle, WA 98134. Augustine Rottering
- C-97728 **Morristown Coin Club**, James A. Heath, P.O. Box 211, Ironia, NJ 07845. Terri Bakken/Carter
- R-97729 **Salvatore C. Anzalone**, 4132 N.W. 88 Ave., 205, Coral Springs, FL 33065. Becky Simpson, Patti Brumit
- R-97730 **Russell M. Billings**, Provo, UT. Les Fox, Sue Fox
- R-97731 **Edward T. Butler**, 5430 E. Arcadia Ln., Phoenix, AZ 85018. Becky Simpson, Patti Brumit
- R-97732 **Loney F. Childress**, Colorado Springs, CO. Edward Rochette
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February 1978

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February 1978

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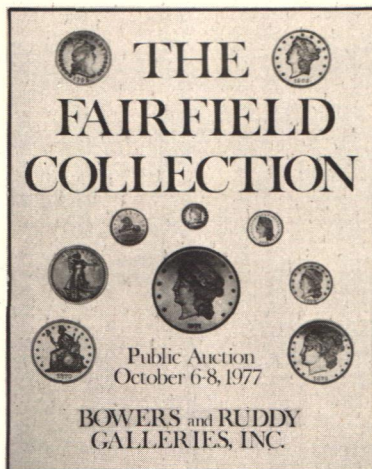
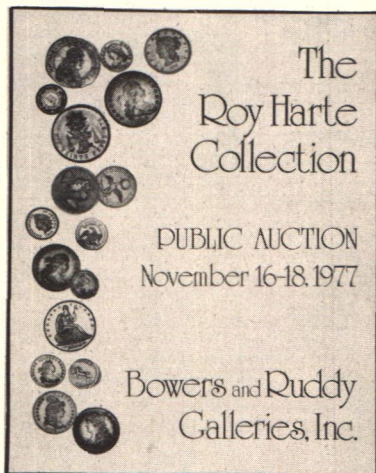
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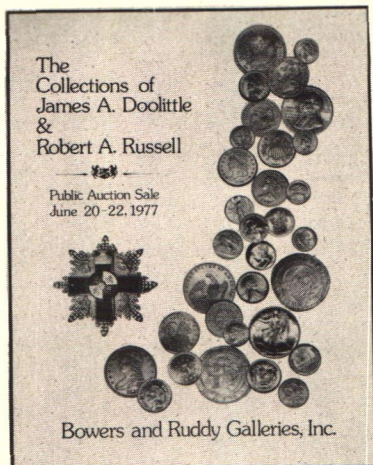
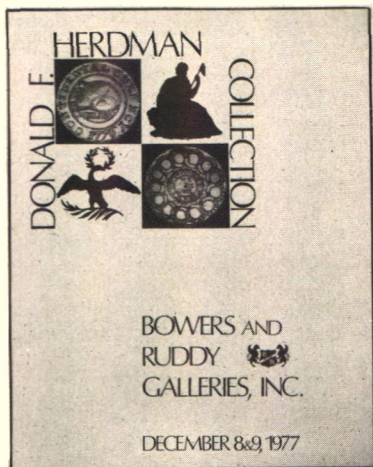


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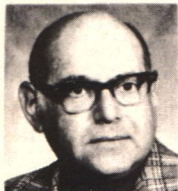
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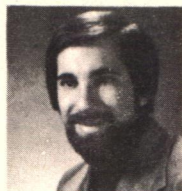
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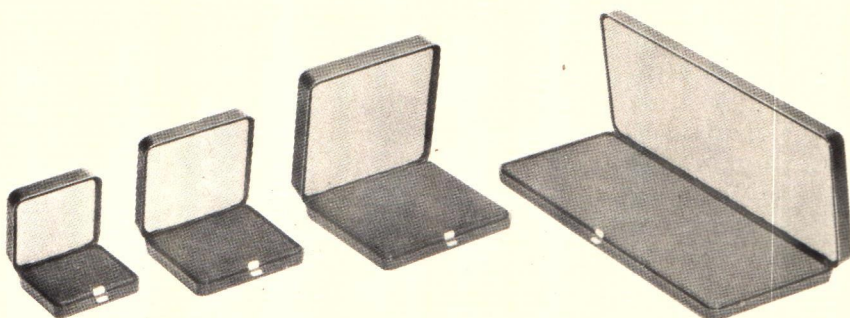
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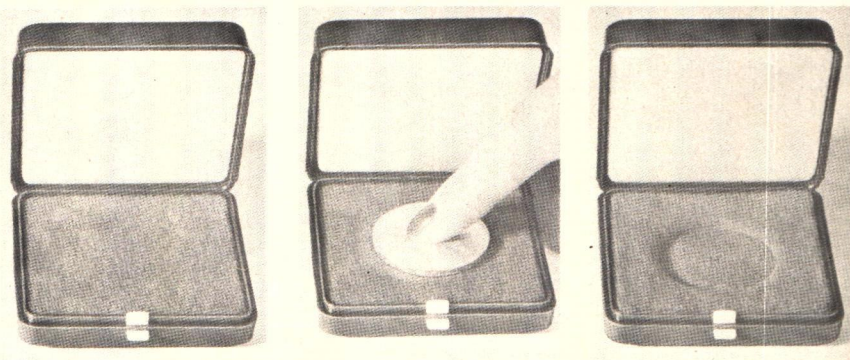
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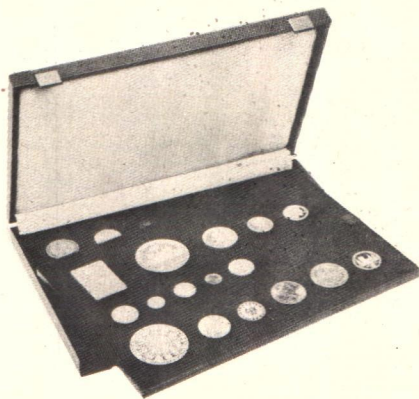


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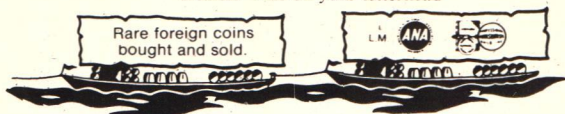
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1909-S (VDB) ...	\$114.75	\$121.50	\$139.50	\$148.50	\$157.50	\$166.50	\$189.00
1909-S	18.00	18.50	19.50	20.75	26.00	36.00	50.00
1914-D	40.00	45.00	51.00	65.00	130.00	225.00	427.50
1922 Plain	72.00	81.00	99.00	121.50	200.00	450.00	1000.00
1931-S	18.00	18.50	19.25	20.75	22.50	25.00	29.25
1955/55	—	114.75	132.75	157.50	184.50	207.00	252.00
1972/72	—	—	—	—	81.00	90.00	100.00

SHIELD NICKELS

1871	\$16.00	\$18.75	\$24.75	\$33.50	\$50.00	\$68.00	\$124.00
1877	—	220.00	240.00	260.00	285.00	325.00	440.00
1878	—	68.00	88.00	100.00	120.00	136.00	160.00
1879	35.00	41.00	52.00	62.00	72.00	92.00	148.00
1880	50.00	57.50	68.00	76.00	88.00	108.00	160.00
1881	29.00	36.00	42.00	51.00	66.00	84.00	140.00

LIBERTY NICKELS

1885	\$74.50	\$90.00	\$135.00	\$153.00	\$180.00	\$200.00	\$245.00
1886	23.00	27.00	46.00	63.00	83.00	103.50	140.00
1912-S	21.00	23.50	28.75	45.00	108.50	175.50	270.00

BUFFALO NICKELS

1913-D T2	\$13.50	\$15.00	\$22.00	\$26.50	\$32.00	\$41.50	\$60.00
1913-S T2	25.50	31.50	40.50	49.50	63.00	76.50	94.50
1914-D	13.50	14.00	18.50	26.00	34.50	48.00	76.00
1918/7-D	148.50	202.50	337.50	585.00	1075.00	2700.00	5400.00
1937-D 3-Legged	60.00	62.00	64.75	72.00	83.50	117.00	247.50

BARBER DIMES

1892-S	12.00	14.25	21.50	33.50	46.50	70.00	116.00
1894-O	16.00	20.75	36.00	52.00	92.00	168.00	400.00
1895	26.00	30.00	43.00	52.00	80.00	140.00	240.00
1895-O	48.50	56.00	70.50	108.00	152.00	220.00	440.00
1895-S	8.00	10.25	16.00	23.00	30.00	50.00	145.00
1896-O	20.50	25.00	36.50	46.00	66.00	120.00	248.00
1896-S	18.75	21.50	32.00	40.00	62.00	108.00	208.00
1897-O	16.75	20.50	30.00	38.00	58.00	108.00	260.00
1901-S	16.75	20.75	42.00	60.00	84.00	188.00	460.00
1903-S	12.00	14.75	22.00	36.00	52.00	92.00	320.00
1904-S	9.50	12.00	16.75	30.00	46.00	88.00	340.00

MERCURY DIMES

1916-D	\$135.00	\$162.00	\$265.00	\$350.00	\$505.00	\$720.00	\$1170.00
1921	8.75	14.00	29.00	58.00	180.00	340.00	575.00
1921-D	14.50	19.25	36.75	72.00	168.00	308.00	510.00
1942/1	100.00	105.00	135.00	150.00	185.00	285.00	675.00

BARBER QUARTERS

1896-S	\$99.00	\$117.00	\$171.00	\$238.50	\$391.50	\$720.00	\$1250.00
1901-S	325.00	370.00	472.50	585.00	850.00	1650.00	4050.00
1913-S	140.00	170.00	247.50	328.50	515.00	855.00	1650.00

STANDING QUARTERS

1916	\$280.00	\$337.50	\$480.00	\$630.00	\$785.00	\$1035.00	\$1300.00
1918/7-S	190.00	252.00	360.00	575.00	850.00	1575.00	3300.00
1919-D	16.75	22.50	31.00	44.00	69.50	95.00	170.00

	G	VG	F	VF	XF	AU	BU
1919-S	17.50	24.00	34.00	44.00	64.00	95.00	170.00
1921	14.50	23.00	31.00	37.50	58.00	80.00	120.00
1923-S	25.50	32.75	43.00	53.00	78.00	115.00	170.00

WASHINGTON QUARTERS

1932-D	\$23.00	\$25.50	\$29.50	\$37.50	\$57.50	\$88.00	\$260.00
1932-S	22.00	23.25	25.50	31.00	36.75	56.00	124.00

BARBER HALVES

1892-O	\$51.00	\$60.00	\$80.00	\$105.00	\$145.00	\$200.00	\$440.00
1892-S	40.00	48.00	62.00	80.00	105.00	168.00	380.00
1893-O	10.25	13.50	21.50	40.00	84.00	132.00	240.00
1893-S	28.75	36.00	54.00	72.00	105.00	160.00	340.00
1895-S	8.50	11.50	20.00	31.00	80.00	124.00	248.00
1896-O	8.00	11.00	14.75	44.00	88.00	144.00	360.00
1896-S	27.00	32.75	44.00	66.00	88.00	144.00	360.00
1897-O	25.00	31.00	45.00	70.00	92.00	148.00	360.00
1897-S	30.00	36.00	51.00	70.00	92.00	148.00	360.00
1913	8.00	10.25	17.50	40.00	80.00	148.00	380.00
1914	11.00	14.75	26.00	54.00	100.00	192.00	460.00
1915	9.50	12.00	19.00	40.00	88.00	178.00	440.00

WALKING HALVES

1916-S	\$12.75	\$18.00	\$40.00	\$78.00	\$128.00	\$200.00	\$250.00
1921	24.50	32.00	55.00	121.00	315.00	560.00	995.00
1921-D	41.00	50.00	74.00	157.50	418.00	675.00	1170.00
1938-D	12.50	13.25	14.50	20.75	36.00	72.00	144.00

MORGAN DOLLARS

1879-CC	\$9.75	\$13.00	\$18.00	\$38.50	\$112.50	\$265.50	\$425.00
1880-CC	12.50	15.25	19.00	25.50	34.50	45.00	70.00
1881-CC	29.50	31.00	35.00	40.00	45.50	52.00	70.00
1884-CC	9.60	11.25	13.00	14.00	15.00	18.00	22.50
1885-CC	36.00	40.50	45.00	49.50	54.00	58.50	70.00
1888-S	9.75	11.50	13.50	16.00	18.75	36.00	77.00
1889-CC	54.00	63.00	85.00	148.50	315.00	765.00	2115.00
1892-CC	10.00	12.50	14.75	24.00	49.50	99.00	180.00
1893	20.00	21.00	22.50	25.50	34.00	85.00	166.50
1893-O	20.00	21.50	24.50	31.50	67.50	148.50	418.50
1893-CC	20.00	22.00	26.00	46.50	157.50	265.00	450.00
1893-S	247.50	283.50	360.00	540.00	1125.00	3780.00	W.T.D.
1894	67.50	72.00	90.00	121.50	157.50	270.00	495.00
1895-O	30.00	31.50	36.50	46.00	103.50	305.00	1075.00
1895-S	30.50	32.75	40.00	72.00	198.00	450.00	855.00
1899	13.00	14.00	16.00	18.00	24.00	31.50	40.50
1902-S	12.00	14.00	19.75	27.50	40.50	72.00	144.00
1903-O	21.50	24.75	31.50	36.00	40.50	49.50	60.00

PEACE DOLLARS

1927	\$8.75	\$9.00	\$10.00	\$11.00	\$12.50	\$15.00	\$28.00
1928	78.50	79.50	81.00	84.50	90.00	103.50	139.50

SHIP WITH CONFIDENCE!

Airmail Payment Will Be Paid Within 24 Hours After Checking In Your Shipment. Please Wrap Your Coins Securely and Include Invoice.

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NUMISMATIC ACQUISITION PROGRAM

The customers of Kelman & Associates enjoy an excellence of service which is unmatched in numismatics. Our primary commitment is to individualized personal attention to each of our clients. As a further extension of this service we are offering a standardized comprehensive investment program which is now available on a monthly subscription basis.

The program is designed to provide intelligent coin acquisition options which will enable our clients to satisfy their own specialized collection/investment requirements while taking full advantage of our firm's professional numismatic expertise. These options are based on a thorough knowledge of the numismatic market in regard to historical and current profitability, demand and availability trends.

The following collection/investment plans are available at your discretion in monthly amounts of \$100. and up. Once a month you will receive a package of rare coins based on your individualized program requirements. All coins will be hand selected by a professional numismatic consultant. If you accept your rare coin package, payment will be expected within fifteen days of receipt of the package. You may withdraw from the program at any time without further obligation.

All guarantees in regard to authenticity and satisfaction apply to this program. The condition of all coins will be specified by the acknowledged accurate grading which is a trademark of Kelman & Associates.

If you are unsure as to which program will best fit your specific needs and would like to discuss your requirements further, please call us collect.

NUMISMATIC ACQUISITION OPTIONS

Type Set Options:

United States Type Set (Copper, Nickel, Silver)

For the collector/investor who wishes to assemble a collection of fine quality United States type coins. Nineteenth century specimens will grade VF or better and will be hand selected for their visual attractiveness. Twentieth century coins will grade uncirculated or proof. Minimum \$100/month.

United States Type Set (Gold)

Gold has been highly valued by man since the beginning of civilization. United States gold coins are comprised of extraordinarily beautiful and artistic designs. Minted from 1795 to 1933, your set will include specimens of gold dollars, \$2½ quarter eagles, three dollar gold pieces, \$5 half eagles, \$10 eagles and \$20 double eagles. Early U.S. gold specimens will grade VF or better and later dates will grade uncirculated. Minimum \$250/month.

Pattern Collection Option:

Patterns are coins which were struck by the U.S. Mint as proposals for circulation of new designs, metals, sizes, shapes, denominations, etc. Struck in very limited quantities, they include some of the most fascinating and beautiful coins ever created by artists and mint craftsmen.

This option will enable the collector/investor to assemble a high quality set of United States pattern coinage which will be sure to become a treasured family heirloom. All specimens will be proof or uncirculated. Minimum \$300/month.

KELMAN & ASSOCIATES



NUMISMATIC CONSULTANTS

Series Collection Options:

For the collector/investor who wishes to assemble a complete high quality set of a particular United States coin series. At your option you may select any of the following series. All specimens will be proof or uncirculated and will grade 60+ or better.

Indian Cents (1859-1909): Minimum \$100/month.
Lincoln Cents (1909-Date): Minimum \$100/month.
Three-Cent Nickels (1865-1889): Minimum \$150/month.
Shield Nickels (1866-1883): Minimum \$200/month.
Liberty Nickels (1883-1912): Minimum \$150/month.
Buffalo Nickels (1913-1938): Minimum \$100/month.
Mercury Dimes (1916-1945): Minimum \$100/month.
Standing Liberty Quarters (1916-1930): Minimum \$150/month.
Washington Quarters (1932-Date): Minimum \$100/month.
Walking Liberty Half Dollars (1916-1947): Minimum \$100/month.
Morgan Dollars (1878-1921): Minimum \$100/month.
Peace Dollars (1921-1935): Minimum \$100/month.
Silver Commemoratives (1892-1954): Minimum \$100/month.
Gold Commemoratives (1903-1926): Minimum \$500/month.

General Numismatic Portfolio Option:

Designed to provide an intelligent cross section of United States coin specimens with particular emphasis on collector and investor desirability and future price appreciation potential. These will include high quality rare and underrated specimens as well as popular coins exhibiting high demand.

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Please enroll me in the following numismatic acquisition program(s):

☐ Type Set (Specify option) _____ ☐ Pattern Collection.

☐ Series Collection (Specify series) _____ ☐ General Numismatic Portfolio

Please check appropriate box: ☐ \$100 ☐ \$150 ☐ \$200 ☐ \$250

☐ Other (Specify amount) _____

I do not wish to enroll in a monthly numismatic acquisition plan, but would prefer to purchase coins in a lump sum or on a different installment basis. Please call me at the number below so that we may discuss this in more detail.

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Telephone: _____

LOOKING FOR GEM QUALITY SILVER DOLLARS



It will pay for you to inquire from CHARLES M. ADKINS

I specialize only in Gem quality silver dollars. The quality of the dollars I have in my inventory begins where the others leave off. I stock Gem BU-65 dollars and better proof-like material. I don't claim to have the largest inventory in the business, but I believe I have the best! I also believe I have the highest percentage of satisfied customers in the business.

Here is but a small offering of the exceptional silver dollars I have available.

MORGAN DOLLARS

1878 8F Gem BU-65, proof-like	\$ 140
1878 7F Type 2 Gem BU-65, fully struck	80
1878 7/8F BU-65, Strong Variety!	125
1879-P Gem BU-65, Cameo proof-like	295
1879-CC Gem BU-65, fully struck, good CC, prooflike	2,850
1879-S Gem BU-65+	50
1879-S Gem BU-65	35
1880/79-CC low 7 Gem BU-65, Cameo proof-like, fully struck	450
1880-P Gem BU-65	50
1880-CC Gem BU-65, Round breast	195
1880-O Gem BU-65	150
1880-S Gem BU-65+	50
1881-P Gem BU-65	45
1881-O Gem BU-65	45
1881-S Gem BU-65, proof-like	65
1881-S Gem BU-65+	50
1882-S Gem BU-65+	50
1882-S Gem BU-65	35
1883-P Gem BU-65, Cameo proof-like	295
1883-O Gem BU-65, Cameo proof-like	115
1883-O Gem BU-65	35
1884-P Gem BU-65, Dot variety	185
1884-CC Gem BU-65, Cameo proof-like	195
1884-O Gem BU-65, Cameo proof-like	85
1884-O Gem BU-65	45
1884-S Gem BU-65	5,000
1885-P Gem BU-65, Cameo proof-like	95
1885-P Gem BU-65	40
1885-CC Gem BU-65	145
1885-O Gem BU-65	40
1885-S Gem BU-65, proof-like	575
1885-S Gem BU-65, fully struck	150
1886-P Gem BU-65, Cameo proof-like	95
1886-P Gem BU-65	40
1886-S Gem BU-65, proof-like	395
1887-P Gem BU-65, proof-like	65
1887-P Gem BU-65	45
1887-S Gem BU-65, proof-like	275
1887-S Gem BU-65, fully struck	95
1888-P Gem BU-65+, Very tough date	75
1888-P Gem BU-65	50

**charles
m
adkins**

p.o. box 588
gracie station
new york, n.y. 10028
212-794-0350

ANA

ANS

1888-O Gem BU-65, semi-proof-like (one roll)	1,295
1888-O Gem BU-65	55
1889-P Gem BU-65	45
1890-P Gem BU-65	65
1890-CC Gem BU-65, proof-like	345
1890-CC Gem BU-65, fully struck, proof-like	295
1890-S Gem BU-65+	95
1890-S Gem BU 65	75
1890-S Gem BU-65 (one roll)	1,700
1891-S Gem BU-65+	125
1891-S Gem BU-65	85
1891-S Gem BU-65 (one roll)	2,100
1892-P Gem BU-65	345
1892-CC Gem BU-65+	575
1892-CC Gem BU-65, Cameo proof-like	1,050
1892-CC Gem BU-65	495
1893-CC Gem BU-65, fully struck, semi-proof-like	1,500

PEACE DOLLARS

All will have strong strikes.

1922-D Gem BU-65	\$ 140
1922-S Gem BU-65+	250
1922-S Gem BU-65	150
1923-D Gem BU-65	145
1923-S Gem BU-65+	475
1923-S Gem BU-65	175
1924-S Gem BU-65+	875
1925-P Gem BU-65	40
1925-S Gem BU-65+	475
1925-S Gem BU-65	285
1926-D Gem BU-65	245
1926-S Gem BU-65+	150
1926-S Gem BU-65	80
1928-S Gem BU-65	350
1934-S Gem BU-65	4,250

If you wish to sell Gem Silver Dollars

I will pay "ASK" for accurately graded BU (65) dollars (most dates) and handsome premiums above "ASK" for 65+ or proof-like dollars. I always need gem dollars and will pay well for them! Ship registered or insured with invoice.

All mail order sales carry an unconditional 30 day return privilege. Please include \$1.50 postage and insurance for all orders under \$35. All orders will be shipped registered or insured promptly and carefully after receipt of money order, cashier's check, or upon clearance of your personal check. Want lists from serious collectors will receive my prompt personal attention. New York residents, please include appropriate sales tax.

**charles
m.
adkins**

CHARLES M. ADKINS GRADING GUARANTEE

My gem BU(65) dollars are fully lustrous as they left the mint with strong strikes and the absolute minimum of surface abrasions. I guarantee each silver dollar listed in this ad to meet the official grading standards as set forth on page 275 under MS-65 of the New A.N.A. Grading Book. Also, the gem BU(65+) silver dollars listed here will surpass the standards for MS-65 and approach the standards for MS-70 (absolute perfection) as outlined in *The Official A.N.A. Grading Standards for United States Coins*. I guarantee to immediately replace or issue a refund for any coin which does not meet the standard of the A.N.A. Board.



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Mintmaster — Expandable and centrally secured

Basic Unit:

The basic kit comprises simple yet practical elements which allow for further expansion: the base with tray, two frames with trays and a lid. These precisely-fitting parts join to form a unit of three trays,

each pulling out to reveal 50 mm x 50 mm compartments. These are delivered fully assembled, with fitted lock and key. Dimensions: 34.5 cm wide, 24 cm deep, 7 cm high.



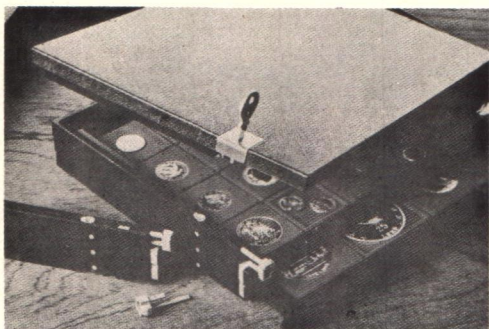
CHRISTMAS SPECIAL

Prices good for
30 days only.

As collections grow, the Mintmaster grows with them. The Mintmaster is constructed to save storage space. A complete unit of 30 trays is only 35cm high. An extra attraction to collectors is the facility of building the Mintmaster into a bookcase, as a "case-within-a-case". The anchorage and central-locking system offer protection against theft, while at the same time being readily accessible when you want to examine or display your collection.

Mintmaster Basic Unit 3 trays with inserts	\$39.95
Add on unit	8.95
extra inserts	
15 compartments SK-15 (2½" sq.)	2.25
24 compartments SK-24 (1⅞" sq.)	2.25
40 compartments SK-40 (1½" sq.)	2.25
54 compartments SK-54 (1¼" sq.)	2.25

UPS or freight charges are extra

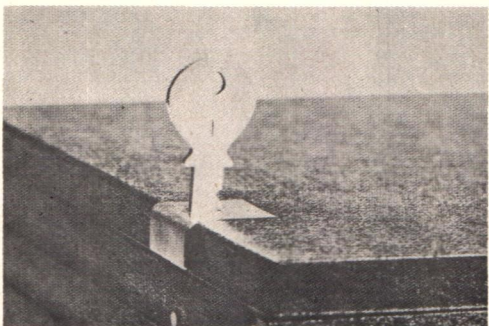


Mintmaster Features

1.

Lid with lock

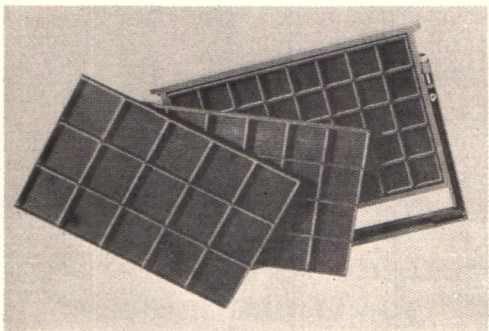
The assembled trays are topped by a sturdy lid fitted with a cunning lock specially designed for the Mintmaster. To add extra trays, which needs only a few simple movements, the two locking devices are easily removed and replaced because of the exact fit of the different parts involved.



2.

Special patent locking device

While the key remains in the lock, the entire assembled unit is accessible, and each tray can be pulled out. If the key is turned and withdrawn, all trays, irrespective of number, are automatically locked. Every key is numbered individually, so it is advisable to take note of the number on purchase.



3.

Additional frames with trays

Frames and trays are standardized, so that they fit exactly. Trays dove-tail into each other so that they can be stacked on the "beanstalk" method, always bound securely together without the need of any tools. The locking device holds them all safely and tightly as one unit — precision work at its best.

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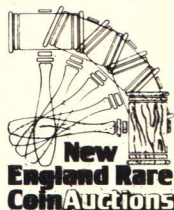
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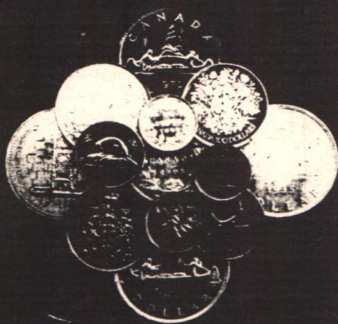
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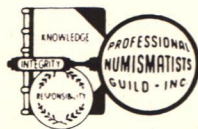
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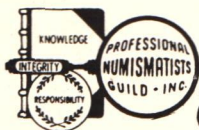
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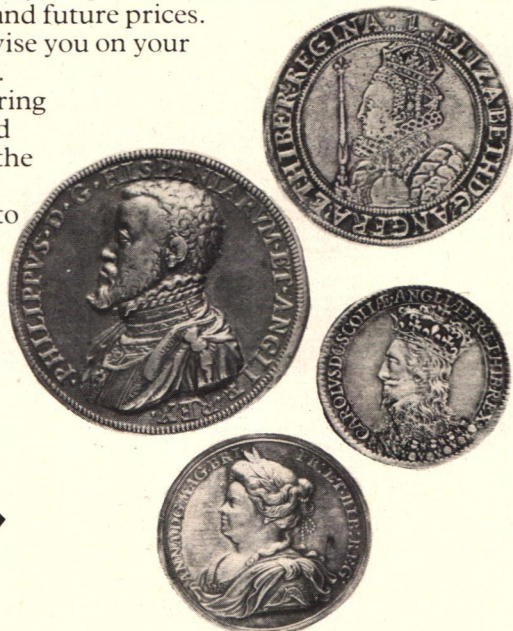
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Ch. #	Town	Dates	Orig	1875	3B	DB	VB	RS	DB	PB	RS	DB	PB	RS	10	20	5	10	20	5	10	20					
473	lyo on luo	64-12	X	X	X	X	X	-	X	X	-	X	X	-	-	-	-	-	-	-	-	-	41,715	-	-	1913	
795	ouy olo yllou	65-	X	X	X	X	X	X	X	X	X	X	X	X	-	X	X	-	X	X	-	X	1,630	148,350	-	1936	
997	lyo on luo	65-78	X	X	X	X	X	-	X	X	X	X	X	X	-	-	-	-	-	-	-	-	75,000	-	-	1923	
1151	zuo luo luo	65-18	X	X	X	X	-	X	X	X	X	X	X	X	-	-	-	-	-	-	-	-	80,000	-	-	1913	
1190	ouy olo yllou	65-12	X	X	X	X	-	X	X	X	X	X	X	X	-	-	-	-	-	-	-	-	47,361	-	-	1913	
1291	lucynotho lo	65-	X	X	X	X	-	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	5,540	69,360	-	1936	
1332	lucynotho lo	65-	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	3,480	56,570	-	1935	
1390	yllou luo ob ool	65-	NO NOTES ISSUED										X	X	X	X	X	X	X	X	X	X	X	8,240	191,960	-	1935

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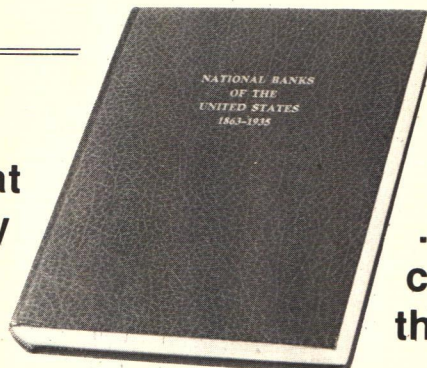
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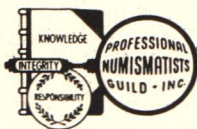
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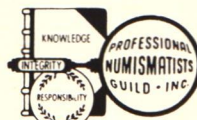
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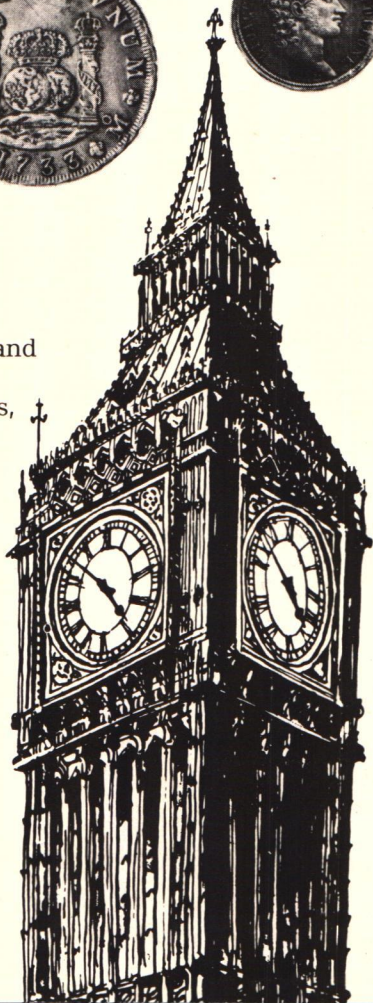


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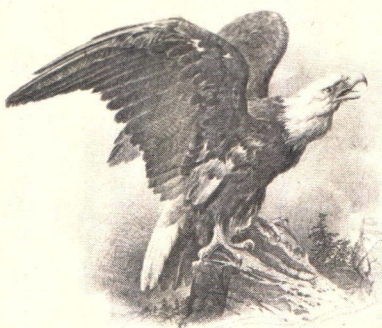
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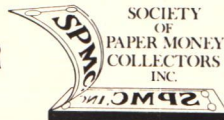
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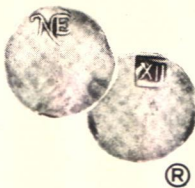


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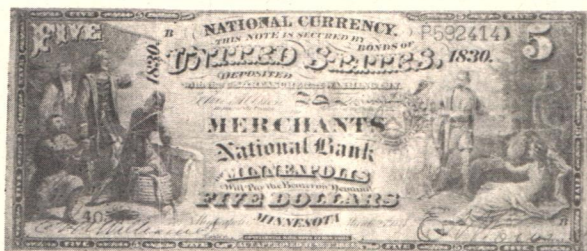
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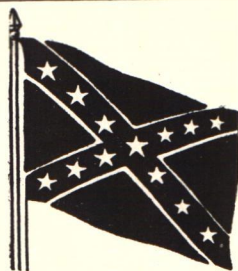
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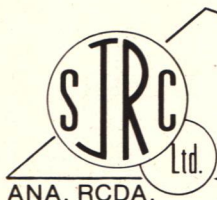
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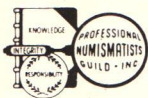
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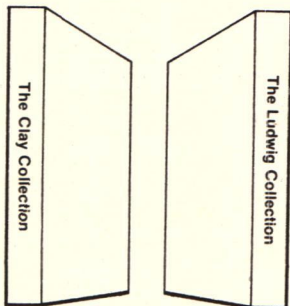
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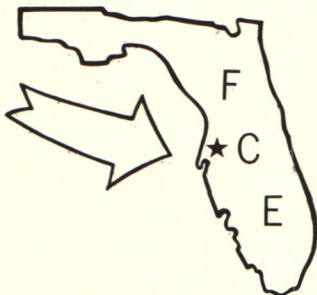
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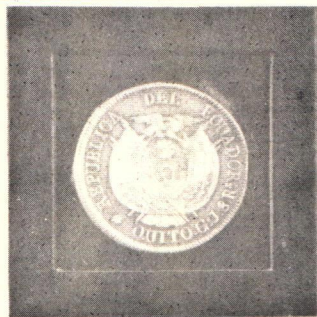
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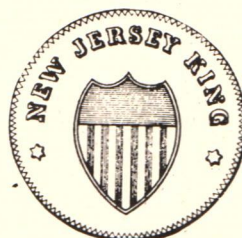
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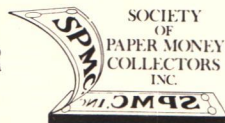
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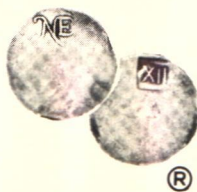


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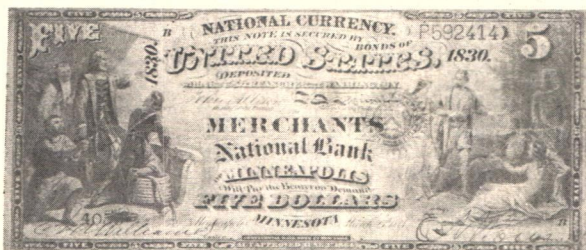
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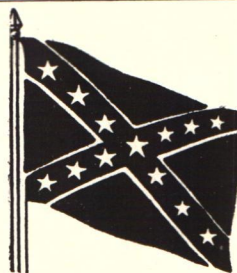
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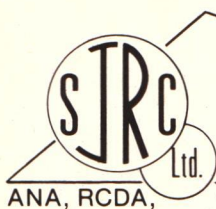
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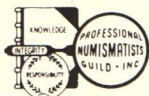
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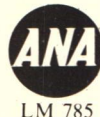
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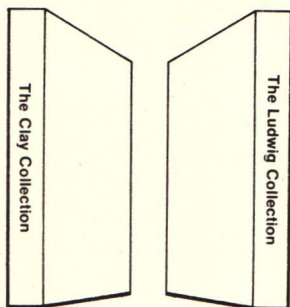
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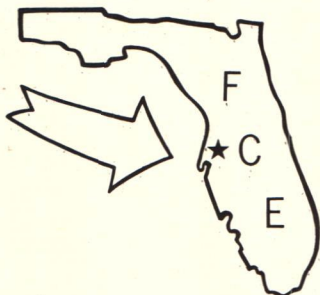
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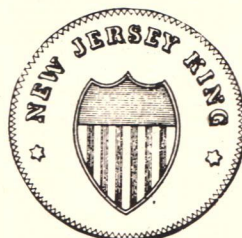
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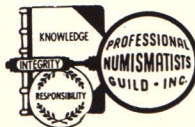
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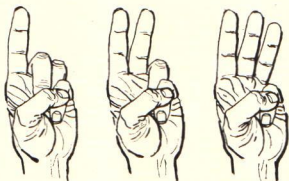
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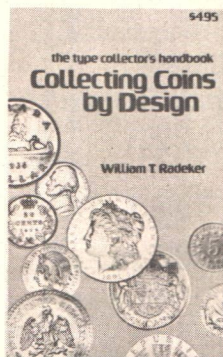
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 Joseph. Joseph II. FR-17, 18. BU(60)
 \$445.00; Ch. BU(60+) \$495.00
 1956 Complete two piece Set: 15 & 50 Franken.
 FR-20, 21. Ch. BU(60+). (Catalog \$650.00) 495.00

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1953 20 Francs. Conjoined heads of Prince Jean
 and Princess Josephine Charlotte of Belgium.
 FR-12. Ch. BU(60+) \$99.50

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 \$219.50; AU(50) \$269.50
 1877 5 Roubles. Alexander II. FR-132. AU(50) 169.50
 1889 5 Roubles. Alexander III. FR-132. AU(50) 119.50
 1902 5 Roubles. Nicholas II. FR-140. Ch.
 BU(60+) 79.50
 1903-4 5 Roubles. Similar. Ch. BU(60+) Each 79.50
 1897 7 1/2 Roubles. FR-138. VF(25) \$149.50;
 EF(45) 169.50
 1898/1911 10 Roubles. FR-139. EF/AU(45)
 \$89.50; AU(50) \$110.00; Ch. AU(55) 124.50
 1897 15 Roubles. FR-137. VF(25) \$149.50;
 EF(45) 189.50

SWITZERLAND

1897/1949 20 Francs. Girl Head, Alps in
 background; Rev. Cross, Date, Value. FR-7.
 Ch. BU(60+) \$89.50

1939 100 Francs. Lucerne Shooting Festival
 Commemorative. Rifleman kneeling; Rev.
 Legend over Shield. FR-12. GEM BU(65+).
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